

The Wave



From Andrew's Desk

Can you believe 2022 is almost over? This year has been an amazing year for your credit union. We have had the opportunity to provide lower rates to more members than ever before. We have continued to improve the services and products we offer our members and will keep looking at ways to make it easier for our members to do business with us. As we approach the end of the year, I want to wish all of our members and their families a Merry Christmas and Happy New Year!

Holiday Closings

October 10, 2022
Columbus Day
November 11, 2022
Veteran's Day
November 24, 2022
Thanksgiving Day
December 26, 2022
Christmas Day (observed)

DID YOU KNOW?

We have more than one ATM location? We have the one located at our branch in Benton, one at the Murphy gas station by Walmart in Bryant, and one at Murphy gas station on Albert Pike in Hot Springs. If you need access to your money and aren't near one of these machines, you can use any ATM in the co-op (check for the red triangle logo) with no fee!

DOWNTOWN BENTON

GH^{ST!}TOWN

PRESENTED BY:

HURRICANE CREEK
FEDERAL CREDIT UNION

**FREE
ADMISSION**

TRICK OR TREATING  **FOOD TRUCKS**  **BOUNCE HOUSES**

THURSDAY, OCTOBER 20TH - 5:30PM - 8:30PM

ANNUAL MEETING **SURGE** 2023

SAVE THE DATE

The 2023 Annual Meeting will be held at the Benton Event Center on Thursday, March 16th. More information, including the start time, will be announced as the event gets closer.

The Coin Machine Has Arrived!

The coin machine has arrived! No more rolling your coin. Just bring them up to your credit union and use the self-service coin machine located in the lobby. There is no fee for members to utilize this service! The machine will count your coins and give you a receipt to take to a member experience advisor to turn your coin into cash!



hurricanecreekfcu.org



**MORE HOLIDAY CHEER
WITH A LITTLE EXTRA CASH THIS YEAR!**

**CHRISTMAS TIME
SKIP-A-PAY**

*subject to eligibility

RETURN COMPLETED FORM BY DROPPING IT OFF OR YOU CAN:

Mail it to us:	Fax it to us:	Email it to us:
Hurricane Creek FCU PO BOX 417 BENTON, AR 72018	(501)778-8227	info@hurricanecreekfcu.org



CHRISTMAS SKIP-A-PAY

If you would like to skip-a-payment on your HCFCU loan, you request that HCFCU defer your loan payments as indicated. You agree and understand that: ¹⁾Finance charges will continue to accrue at the rate provided for in your original loan agreement, during and after that time; ²⁾ deferring your next payment will result in your having to pay higher total finance charges than if you made your payments as originally scheduled; ³⁾ this payment deferral will extend your loans(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off; and ⁴⁾ you will be required to resume your regular monthly payments in the following month. If you previously elected credit life and/or disability insurance, the insurance coverage will not be extended beyond the original maturity date. All skip-a-pays subject to HCFCU approval. All other terms and provisions of the original term of the loan agreement will remain unchanged and in full force and effect.

MEMBER NAME _____

DATE OR REQUEST _____

MEMBER NUMBER _____

LOAN NUMBER

MONTH TO SKIP (CIRCLE ONE)

LOAN NUMBER

MONTH TO SKIP (CIRCLE ONE)

A. _____

NOV. DEC. JAN.

C. _____

NOV. DEC. JAN.

B. _____

NOV. DEC. JAN.

D. _____

NOV. DEC. JAN.

Payment Method for Processing Fee: (Circle One) Check (attached) Savings Checking

SIGNATURE OF BORROWER OR CO-BORROWER _____

PHONE NUMBER _____

A \$30 processing fee will be assessed per loan. Loan must be on the books for 6 months and not have been delinquent in the past 12 months. QuickCASH loans are excluded from the offer. Loan payments normally received through payroll deduction will be deposited into your share account.



Online Loan Payments!

On the HCFCU APP or on online banking, you can now transfer money from a debit card or credit card directly to your HCFCU loan or HCFCU account! Click on transfers and the option can be found in the "From" dropdown. It's that easy!

Penny's Saver Club makes it FUN for kids to see their savings grow. Each \$5 deposit earns a trip to Penny's treasure chest and a punch on Penny's saver cards. Once the punch booklets are filled up, they'll get a gift card of their choice to a store or restaurant to enjoy.



**CONTACT
US:**

DOWNLOAD OUR APP

APPLE



ANDROID



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