

The **Credit Union Connection** is a quarterly publication of
HOLY ROSARY CREDIT UNION

credit union CONNECTION

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Visit www.HRCU.org for our ATM locations.
Member of the Co-Op network.

Important Dates

Upcoming Holidays

Memorial Day: Monday, May 25th
Independence Day: Saturday, July 4th

**Scholarship Application Deadline:
Wednesday, April 15, 2009**

HRCU College Scholarship Applications are available online, and at a each branch. For more information visit HRCU.org.

Bernier Insurance at HRCU

As an added benefit of HRCU membership Bernier Insurance Inc. offers a group rate on insurance premiums. Melisa Meeks of Bernier will be available at HRCU branch offices in Rochester and Farmington to consult with you and provide the insurance knowledge you need to make the best decision for you and your family.

Rochester Branch

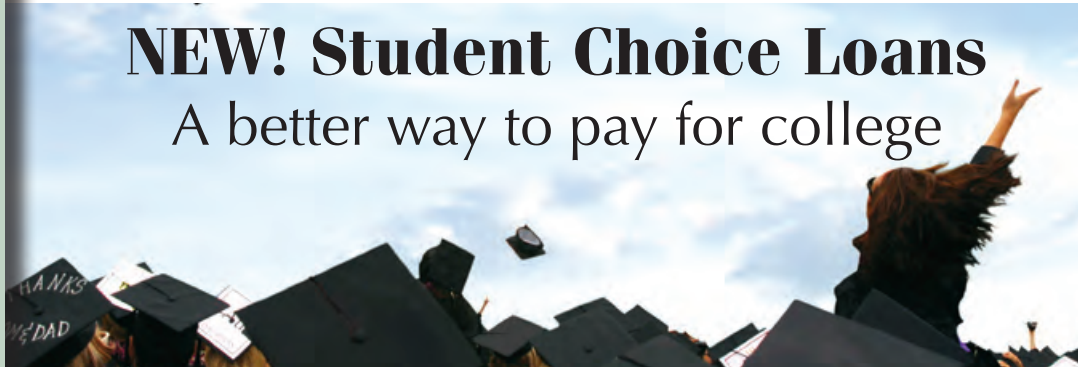
Friday, April 17th: 2:00 pm to 5:00 pm
Friday, May 1st: 2:00 pm to 5:00 pm
Saturday May 2nd: 10:00 am -12:00 pm
Friday, June 12th: 2:00 pm to 5:00 pm

Farmington Branch

Thursday, April 23rd: 2:00 pm to 5:00 pm
Thursday, May 21st: 2:00 pm to 5:00 pm

Dover Branch

Friday, May 29: 2:00 pm to 5:00 pm



NEW! Student Choice Loans

A better way to pay for college

The high cost of college and ongoing concerns for the economy have prompted people everywhere to become more conservative. Students and parents alike are reviewing their finances, and carefully studying their financial aid packages for college acceptances. While some parents are fortunate enough to be able to use the equity in their homes to help finance secondary education, some students are forced to choose a college based on the amount of aid they receive, rather than where they would like to actually attend school.

While the need for aid continues to rise, traditional loan sources are drying up. That is why, in addition to the traditional options available from the Credit Union, HRCU members now have another alternative. Our new *Student Choice Loan* helps fill the gaps that federal student aid leaves behind. Through *Student Choice*, HRCU offers options to help pay for college:

- **no origination fees**
- **lower interest rates**
- **deferral of payments**
- **flexible repayment terms**

As part of this new loan program, we will be hosting a semi-annual free seminar, "College Planning 101," which helps parents and students begin the often daunting process of applying for college. This seminar will help teach attendees about the various forms of student financial aid, including scholarships, grants, and federal and private student loans, as well as give practical advice on the application process. These seminars are slated for the Spring and Fall of each year, so keep your eyes open for details.

In addition to our *Student Choice Loan*, HRCU has developed a line of products designed specifically for college students. In addition to having ATM fees waived while at school, college students are eligible for a free checking account with debit card, a *First Credit Card*, and a *First Car Loan*.

We invite you to speak to an HRCU Financial Services Associate to learn how HRCU can help make the transition to college a smooth one.

***** Don't Miss Shred Day at HRCU Dover *****
Saturday, April 18th 9:00 am - noon

Employee of the Quarter~ Mary Allyson



HRCU recently recognized Mary Allyson as *Employee of the Quarter* for 4th Quarter 2008. The Credit Union's Management Team chose Mary for this tribute because of her dedication to the job. In addition to her strong values and initiative, Mary always goes above and beyond when asked to help out. "She is one of HRCU's biggest cheerleaders," says Sheila Walter, HRCU Farmington's Branch Manager.

Mary began her HRCU career in July of 2005 as a part-time teller. Her knowledge of teller line procedures and operations lead to her promotion to Senior Teller in March 2007. Working out of the Farmington Branch, Mary is responsible for assisting the Teller Supervisor and advising the teller line, as well as processing member transactions.

Mary is a graduate of Dover High School and has previously attended courses at Southern New Hampshire University. A few of her hobbies include reading, walking and spending time with family and friends. Mary resides in Farmington with husband Bob and two sons Jayson and Jessey. Congratulations Mary, and continued success!



Concerned about making your mortgage payment?

Don't wait until you're in over your head. Talk to us today about the options available from HRCU.

Welcome to Holy Rosary Credit Union

The HRCU's Newest Volunteers



Kathleen Simoneau
Supervisory Committee



Lynn Williams
Board of Directors

Business Corner

HRCU Business Banking Keeps the Business in Mind

At HRCU, we understand that as a business owner, you have to keep an eye on expenses. In these tough economic times, every dollar matters, and HRCU's business programs are designed with that in mind.

HRCU Premier Business Banking offers all of the account services you need from a bank, without the high fees you don't:

- Free Checking with Unlimited Transactions
- Free Online Banking with Bill-Pay
- Health Savings Accounts
- Business Money Markets
- Merchant Card Processing

Becoming an **HRCU Business Partner** is another way to add value to your company, without adding cost. By enrolling in this free program, your employees are automatically eligible for additional Credit Union benefits:

- Discounts on Loans*
- Increased Returns on CDs*

Contact Matt Beaulieu to learn how HRCU can benefit your business.

Tel: (603) 534-0875

E-Mail: mattb@hrcu.org

* restrictions apply. See Credit Union for details.