



# Heart O' Texas Federal Credit Union NEWSLETTER



The countdown to the holidays is here & we have the loan you need to check everything off Santa's list this holiday season !!!

Personal Loans  
up to

# \$10,000

\*APR as low as 7.99%. APR = Annual Percentage Rate. Rates are stated "As Low As." Rates and terms subject to approved credit. All rates subject to change without notice.

## **TO OUR MEMBERS WITH ESCROW ACCOUNTS:**

**Your 2018 property tax statements will be coming soon! Please remember that most counties do not automatically send this information to your credit union. Please forward a copy of your tax statement to the credit union for prompt payment. Remember that some counties reduce the required payment amount if they receive the payment early.**

Forward to: Holly Knowles at [hollyk@hotfcu.org](mailto:hollyk@hotfcu.org) or 7500 Imperial Drive, Waco, TX 76712; Fax: (254)751-1141



Donation drop off  
**Main office & Killeen office**  
between October 20<sup>th</sup> thru November 20<sup>th</sup>

Be a part of this tradition and help your fellow Central Texans. Please donate non-perishable food products that people need most. Those products are: canned meats, tuna, chili, stew, chicken, canned vegetables, cereals, baby food, peanut butter, dry beans, rice, flour, sugar, corn meal, pastas and sauces.

INTERNATIONAL CREDIT UNION DAY

OCTOBER 18, 2018

FIND YOUR  
*platinum living*

ICU DAY

IN CREDIT UNIONS™

EST. 1948

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated since 1948.

Stop by your local branch Thursday, October 18, 2018 to enjoy some sweet treats!

Our Main office is a



DROP OFF LOCATION!

October 1 - December 15

Bring in a new & unwrapped toy!

(7500 Imperial Drive office Only)

INTRODUCING SAMSUNG Galaxy Note9

**50% off**  
Samsung Galaxy Note9  
with Sprint Flex lease.



Just  
**\$20.83**  
/mo.



Galaxy Note9: \$20.83/mo. after \$20.84/mo. credit applied within two bills. With approved credit, 18-month lease and new line of service or eligible upgrade. If you cancel early, remaining balance due. Limited time offer. Restrictions apply. See Sprint.com or local Sprint store.

# FIGHT FRAUD!

Debit card fraud takes place everyday in a variety of ways. You can help prevent it from happening by creating obstacles and making it tougher for those hackers.

- Turn your card On/Off
- Set spending limits
- Receive real-time purchase alerts

Download the app to your smartphone today!!!

## CardValet®



## Mark Your Calendar

» UPCOMING EVENTS

**Our Credit Union will be closed to observe the following holidays:**

- Monday, October 8 – Columbus Day
- Monday, November 12 – Veterans Day
- Thursday, November 22 – Thanksgiving
- Tuesday, December 25 – Christmas
- Tuesday, January 1 – New Year's Day
- Monday, January 21 – MLK Day

\*\*\*December 24, 2018, Christmas Eve, main office and Killeen office closing at 12pm.

*'Tis the season* for Skip-A-Payment!

\$25 processing fee applies per loan. Skip payment form available online. \*Restrictions apply.

Visit us online: [www.hotfcu.org](http://www.hotfcu.org)

Like us on Facebook @HeartOTexasFCU



### HOTFCU Locations:

Main Office – 7500 Imperial Drive, Waco, TX • Ph(254)751-1622  
Killeen Office – 1612 South Fort Hood Drive, Killeen, TX • Ph(254)634-7722  
L3 Communications \*Restricted Access – 7412 Maehr Road, Waco, TX • Ph(254)799-5923

3<sup>rd</sup> Qtr 2018

