



**Heart O' Texas**  
Federal Credit Union

# News BEAT

## COMING SOON - Mobile Deposit

Soon you will be able to make deposits to your checking account anytime at your convenience, without having to come into the branch. This new service is provided through our secure and easy mobile app, allowing you to get money into your account faster with less hassle. Simply take a picture of your check - just make sure to endorse the check and label it with, "For Mobile Deposit Only HOTFCU."

\*\*If the check is NOT endorsed properly and legibly with your signature and "For Mobile Deposit Only HOTFCU" your mobile check deposit will be rejected.



## NEW SECURITY FEATURE

Out-of-Band (OOB) authentication or a multi-factor authentication will be required when accessing online & mobile banking for the first time or when accessing your account information from a new device.

When you log in to online or mobile banking, Heart O' Texas FCU will use secure multi-factor authentication to verify your identity; "multi-factor" simply means we use more than one method to determine your identity. OOB is used in financial institutions and other organizations with high security requirements. This practice makes hacking an account more difficult because two separate and unconnected authentication channels would have to be compromised for a hacker to gain access.

A verification code (which you will need to complete the log-in process) will be sent to you by text or a phone call. A verification code is generated each time you log in unless you have registered your device by checking the "Remember Me on This Device" option on the login screen. In most cases, future logins from a registered device will not require a verification code except when using other unregistered devices.

If you require additional assistance, please do not hesitate to contact us at 254-751-1622 or stop by a branch location.

# Your Mortgage, Your Terms



First Time Homebuyer



Refinance



Home Equity



Competitive Rates



15 • 20 • 30  
FIXED RATE TERMS

NMLS# 616262

# Love

## your car but not your loan.

Save money and set a term that works for you! Refinance with Heart O' Texas Federal Credit Union and enjoy:

- NO payments for 90 days
- Rates as low as 1.45% APR\*
- Terms up to 72 months
- Up to 0.30% APR\* discounts

\*APR=Annual Percentage Rates. Subject to credit approval. Rate and term determined by credit history. Discounts capped at 0.30% APR. Offer applies to refinanced vehicles only. Not valid on existing HOTFCU loans. Limited time offer. Other restrictions may apply. Federally insured by NCUA. Equal opportunity lender.

## Heart O' Texas members receive exclusive discounts!

Check out [rewards.lovemycreditunion.org](https://rewards.lovemycreditunion.org) for exclusive savings on:

**ID Protection, TruStage Insurance, Rental Cars, Resorts, Movie Tickets & More.**

The more offers you take advantage of, the more you save. Start saving today!



# CardValet®

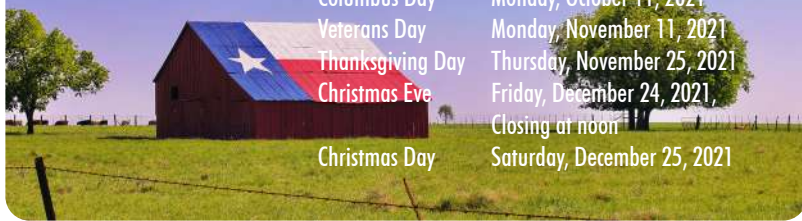
## Protect Your Account From Fraud



- Check your account activity regularly
- Immediately LOCK your debit card if it's been lost or misplaced
- Set alerts for all debit card activity
- Set location restrictions for your debit card

## HOLIDAY CLOSURES:

President's Day	Monday, February 15, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021
Labor Day	Monday, September 6, 2021
Columbus Day	Monday, October 11, 2021
Veterans Day	Monday, November 11, 2021
Thanksgiving Day	Thursday, November 25, 2021
Christmas Eve	Friday, December 24, 2021, Closing at noon
Christmas Day	Saturday, December 25, 2021



**Heart O' Texas**  
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Visit Us Online: [hofcu.org](https://hofcu.org) • Call Toll Free: 1.800.817.1622



NMLS#616262 Routing# 311989878

Branch Locations:

**Waco** - 7500 Imperial Drive, Waco, Texas 76712

**Killeen** - 1612 S. Ft. Hood St. (Hwy 195), Killeen, Texas 76542

**\*L-3** - 7412 Maehr Road, Waco, Texas 76705 \*Restricted Location