

HOWARD COUNTY SCHOOL EMPLOYEES FCU

Fourth Quarter Newsletter • October–December 2026

Your Credit Union — It's Where You Belong!

A season of gratitude—and smart financial planning

As the school year moves into its busiest season, we are grateful for the educators, staff members, retirees, and families who make our credit union community special. Whether you are preparing for the holidays, planning a major purchase, or setting goals for the new year, HCSEFCU is here with friendly, personal service.

Drive Into the New Year

Thinking about a new vehicle? Ask us about financing for **new 2026 and 2027 vehicles, currently advertised at rates as low as 4.00%**. Get preapproved before you shop so you can focus on the vehicle—and the payment—that fits your budget.

Annual percentage rate, term, and approval are subject to creditworthiness and credit union policies. Rates and offers are subject to change; contact HCSEFCU for current details.

Quarter-End Checklist

- **Review your holiday budget.** Set a spending limit before shopping and track purchases as you go.
- **Protect your accounts.** Avoid clicking unexpected links, use strong passwords, and contact us promptly if a transaction looks unfamiliar.

- **Check your beneficiary information.** Make sure account records reflect your current wishes.
- **Plan for year-end expenses.** Consider upcoming insurance, tax, travel, and school-related costs.
- **Start a 2027 savings goal.** Even a small automatic deposit on each payday can build momentum.

Convenient Ways to Manage Your Money

Members can make loan payments through our website using a credit or debit card. We also offer regular savings, Christmas Club and Vacation Club accounts, Traditional and Roth IRAs, and certificates of deposit. Call or email us about current certificate rates and account details.

Holiday Planning

Before visiting during the holiday season, please check the latest hours and office-closing notices on our website or call the credit union. Planning ahead can help ensure that transfers, loan payments, cash needs, and other time-sensitive transactions are completed before closure.

Contact HCSEFCU	
Visit	105 Southway Blvd West Kokomo, IN 46902
Hours	Monday–Friday, 9:00 a.m.–4:30 p.m.
Call / Fax	(765) 453-6688 / (765) 453-4887
Email	info@hcsefcu.org
Online	hcsefcu.org

Thank you for choosing Howard County School Employees FCU.
Membership is available to eligible full-time employees of participating Howard County schools and qualifying immediate family members in the same household.

Your savings are federally insured to at least $250,000 and backed by the full faith and credit of the United States Government.