

The Wave

HURRICANE CREEK
FEDERAL CREDIT UNION

FALL - 2024



From President/CEO Andrew Pickett

Your Credit Union has experienced significant growth in 2024, breaking records in loans, assets, membership growth, and more! This success means we're helping more people in Saline County secure loans at lower rates and earn higher dividends on their hard-earned money. We couldn't have achieved any of this without each and every one of our members, and for that, we are deeply grateful. As we enter our busiest season—filled with community events, school reality fairs, and preparations for the year ahead—I want to ask you, our members: are you "ALL IN" with Hurricane Creek? As we explore opportunities for new branches across Saline County and plan the future of the Credit Union, our goal remains to be your primary financial institution. We want to meet all your financial needs, from savings and checking accounts to auto loans and more. When you choose Hurricane Creek as your primary financial institution, it allows us to grow and help even more people in our community. At Hurricane Creek, we like to think of ourselves as a community of neighbors, friends, and family, working together to improve each other's financial well-being. Thank you for being part of this amazing community of members! And don't forget to join us at GHOST!Town on Thursday, October 17th, in Downtown Benton. Our Credit Union staff works hard to put this event together, and we're thrilled to offer this fun experience to everyone in Saline County.

Andrew Pickett

FREE **GH**  **ST!** **TOWN**

DOWNTOWN BENTON

PRESENTED BY: 

THURSDAY, OCTOBER 17TH
5:30PM - 8:00PM

FEATURING:

- HERO CITY**
- PRINCESS PARK**
- TRICK-OR-TREATING FOOD TRUCKS**
- KIDSOURCE THERAPY**
- KIDSLAND**
- SANTA CLAUS @ THE GAZEBO**
- RestoPros**
- COSTUME CONTEST**

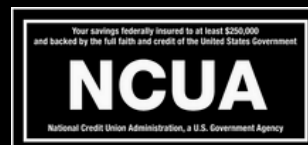
Holiday Closings

OCT. 14, 2024- Columbus Day
Nov. 11, 2024- Veterans Day
Nov. 28, 2024 - Thanksgiving Day

Dec. 24, 2024- Christmas Eve
(Close @ 12)

Dec. 25, 2024- Christmas Day
Jan. 01, 2025 - New Year's Day

Ph. 501-315-3162 ● info@hurricanecreekfcu.org
1114 Ferguson Drive, Benton, AR 72015
NMLS# 504708

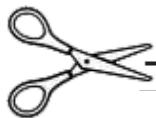


DON'T SWEATER THE HOLIDAYS SKIP A PAYMENT!

*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
A. _____	NOV. DEC. JAN.	C. _____
B. _____	NOV. DEC. JAN.	D. _____

MONTH TO SKIP (CIRCLE ONE)
NOV. DEC. JAN.
NOV. DEC. JAN.

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

Internal Use Only:

Date Received: _____
Date Processed: _____
Processed By: _____

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.