



At Hudson Heritage, Convenience Comes with Safety

By now you may realize how much time and money you can save using our convenient features such as online banking, bill pay, direct deposit, debit cards, and card management. But did you know that these services and others can also help protect you from identity theft and other financial fraud? Here's how:

1 Online Banking. Periodically logging in to your account electronically through online banking lets you keep an eye on your balances and account activity, and ensures that you catch unauthorized transactions quickly, when damage may be easier to repair. And you can rest assured that all of your information is safe, thanks to our advanced security features and encryption.

 **Tip:** Download our Online Banking app to manage your accounts on-the-go! Visit **HHFCU.org** to learn more and sign up.

2 Online Bill Pay. When you pay bills online, you avoid placing checks and other personal information in your mailbox where criminals can steal it. You can even have your bills and your Hudson Heritage FCU account statement delivered to you electronically as well, virtually eliminating sensitive paper mail.

 **Tip:** Enrolling in paperless E-Statements is easy! Have your account number ready and sign up online at **HHFCU.org** under the Banking tab. Questions? Call **845.561.5607**.

3 Direct Deposit. Having your paycheck, benefits or investment income payments deposited electronically into your account can save you a trip to a branch and give you quicker access to your money. What's more, you won't have to worry about the paper check being lost or stolen.

4 Debit and Credit Cards. Debit cards work the same way as a check – the funds are deducted directly from your checking account – but debit cards are simpler to use, easy to carry and allow for faster transactions. Cards also don't contain any personal information, such as an address or phone number, like a check does. Plus, a debit or credit card offers you better dispute resolution assistance and protection against fraudulent transactions. Our Visa Credit Cards are equipped with EMV chip technology. The new security standard for card payments, EMV chips reduce counterfeit card fraud and protect cardholder data.

5 MyCardRules App. Download the free MyCardRULES app for complete control over when, where, and how your card is used. Whether you're looking to stop certain types of transactions, limit per-transaction-spending, or if you just want to be notified of card activity, MyCardRules gives you the certainty and security you need. Learn more at **HHFCU.org/mycardRULES**.

To learn more about how we keep you and your hard-earned money safe, contact us at **845.561.5607**.

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Annual Board Elections

The nominating committee reports to the Secretary of the Board of Directors that three individuals are up for re-election to the Board of Directors, including Kenneth Affeldt, Richard Guertin, and Nicholas Giglio. All are for a three-year term.

In addition to the candidates nominated, a member age 18 or older may petition for a position on the 2019 election ballot. If you would like to be nominated for the Board of Directors, please submit to the Secretary of the Board a petition (including a statement of qualification and biographical data) signed by at least 1% of the total membership on or before February 28th, 2019. No nominations will be permitted from the floor at the Annual Meeting. Additionally, when the number of nominees equals the number of positions to be filled, the election will not be conducted by ballot.

If petitions are received, elections will be determined by a plurality vote by printed ballot, and will take place on April 24th through the 26th between 9:00AM and 5:00PM at the credit union offices located at 2 Corwin Court in Newburgh and 25 Rykowski Lane in Middletown. Members may also vote at the Annual Meeting. If no petitions are received, the secretary will cast one vote for Kenneth Affeldt, Richard Guertin, and Nicholas Giglio for three-year terms.

Hudson Heritage Federal Credit Union's 79th Annual Meeting will be held on Wednesday, May 22nd, 2019. Please look for further details in our spring newsletter!

VETERANS FOOD DRIVE

Thank You!

We brought all of the food donated during our Veterans Food Drive to Castle Point VA Hospital, just in time for Veterans Day! Thanks to our generous members and dedicated staff, we were able to donate over 100 full bags of food! This is a great cause, and we are ecstatic that our members helped us make such a big difference in the lives of the Veterans at Castle Point VA Hospital. We're looking forward to participating in the food drive again next year!



We Have the Tools to Bust the Midwinter Blues

Feeling a little blah after the holidays? Well you're not alone! In fact, the third Monday in January is known to many as "Blue Monday," as holiday bills are due, the days are short, and all the joyful holiday revelry has come to a screeching halt. And don't forget those delightful New Year's resolutions that can be hard to keep.

Resolve to Get Financially Fit

At Hudson Heritage Federal Credit Union, we understand this time of year is difficult for many of our members. That's why we have created solutions to help you get your finances in shape. Consider these scenarios:



Problem: You charged up your high-interest credit cards when purchasing holiday gifts, and now you're drowning in holiday debt.

☒ **Resolve to:** Reduce your debt burden by consolidating your debt into a lower-interest

rate loan. Depending on your circumstances, we offer a variety of solutions including:

- Home equity loans or lines of credit.
- Balance transfer to a debt consolidating lower-rate loan or personal loan.



Problem: You're afraid you will be in the same boat next year.

☒ **Resolve to:** Save ahead of time and give the credit cards a rest next holiday season. Open a separate share account and start saving now.

You can earn dividends on your savings, where they can accumulate until the next time holiday shopping comes around.

The Future Is Bright

We're here to help you say goodbye to your debt and get you financially prepared for the next holiday season. Just give us a call at **845.561.5607** to discuss your options today.



Do You Or Your Partner Work In One Of These Fields?

Let's Get You Into A Home With As Little As 1% Down!

COMMUNITY HEROES MORTGAGE PROGRAM

because Super Heroes deserve **SUPER** Discounts!

FEDERALLY INSURED BY NCUA • HHFCU.ORG • NMLS# 529831

APR=Annual Percentage Rate. All extensions of credit are subject to credit approval. Rates shown are the lowest rates offered for the loan products advertised. Applicants that are not approved for these loan rates or terms may be offered credit at a higher term and/or rate. All terms and conditions are subject to change without notice. Offers may be withdrawn at any time. As an example: A 360 month term at a fixed rate of 3.75% with a 60% LTV would be \$46.32 for each \$10,000 borrowed. Taxes and insurance are not included; therefore, the actual payment obligation will be greater. Must be 1st lien position; appraisal is required. Must be 1- to 4- family dwelling, no manufactured homes. Maximum loan amount is \$417,000. Rates are updated weekly. Rates subject to change without notice. Does not apply to adjustable rate mortgages. Purchase only, not refinance. Mortgage is restricted to the primary residence (purchase only) located in New York State. Must be credit qualified and eligible for membership. Proof of employment in healthcare, education, law enforcement, fire and rescue, U.S. military, or veteran status is required to be eligible for the Community Heroes Mortgage Program.

Snowball or avalanche method?

STRATEGIES FOR PAYING OFF CREDIT CARD DEBT



Looking to wipe out your credit card debt? These payback methods can help you reduce what you owe until you reach zero.

Snowball method

Target your **lowest balance** debt first.

Build momentum quickly by paying off your smallest balance.

Roll your payment into the next lowest balance and keep going.

Continue to **make minimum payments** (or more) on all of your loans.

Why it works: You see results quickly. This can help you stay motivated when you have numerous debts to pay off.

Avalanche method

Focus on your **highest interest rate** balance first.

Chisel away at your debt until the highest rate debt is paid off.

Focus on the next highest interest rate debt and keep chipping away.

Continue to **make minimum payments** (or more) on all of your loans.

Why it works: You pay off debt efficiently. This way, you can knock out the highest interest rate debt and reduce the interest you pay in the long run.

Hudson Heritage FCU is here to help with debt consolidation loans and home equity loans or lines of credit options. Learn more at HHFCU.org.

Thank you for your
feedback and loyalty
to Hudson Heritage.
Look for new features
in 2019!



President's Message

As we move into the new year, I would like to share with you key milestones that we can reflect on from 2018 as well as how we are going to make 2019 even more impactful for our members.

Year in Review | 2018

First and foremost, we would like to thank everyone for voting Hudson Heritage as the *Times Herald-Record* Readers' Choice winner for Best Credit

Union in the Hudson Valley. 2018 was also a year of change and focus on efficiency and process improvement. Our teams worked diligently to enhance or improve various products, services or processes. To provide a more convenient way to bank with us, we rolled out an intuitive, highly secure and feature-rich Online Banking upgrade in October, 2018. You can now easily transfer funds for quick person to person payments, customize and personalize your view, set-up and import external accounts from other institutions for easy and combined tracking. These enhancements help to provide a stronger banking experience. We also worked diligently making strides to be easier to do business with; by converting over our internal loan system to streamline multiple processes and allow for even more future enhancements to continue improving our service and decision times. Last year also marked a milestone with the opening of our second branch in Newburgh at 211 South Plank Road. Since our original founding as the Newburgh Teachers FCU over 78 years ago, this town has held a special place in our credit union's history. Banking with us has never been easier or more convenient.

Looking Ahead | 2019

As a local institution and employer, we believe our communities need our involvement and support. We value our community partnerships

and will continue supporting various charities such as Sparrow's Nest/ Food for Kids, March of Dimes, and The Deacon Jack Seymour Food Pantry as well as facilitate our Reality Checks and Balances Financial Education program at local schools across the region. In order to provide you with valuable tools and resources, we are also offering a fresh start to the New Year for our members with free credit reviews. Our team can share your credit score and discuss the factors which make up the final score so you have an opportunity to understand how to better manage towards a stronger score. We are also continuing our efforts to effectively leverage our improved technology in 2019 so we will be looking to roll out additional enhancements and features to online banking and our lending platforms. Do you want to use Apple, Samsung or Google pay on your phone? We will be adding these payment options later in the first quarter. We have also been working diligently on the development and design of our new Debit and Credit Card rewards program, which will be rolling out in quarter two. Please watch your mail, emails, social media, etc. for upcoming announcements outlining details on enhancements as they come up for release.

We value your membership and we will continue striving to improve our products, services and how we serve you.

On behalf of everyone here at HHFCU, we wish you a Happy and Healthy New Year!

A handwritten signature in black ink that reads "Michael J. Ciriello".

Michael J. Ciriello
President/CEO, Hudson Heritage
Federal Credit Union



Hudson Heritage Takes a Stand Against Fraud

At Hudson Heritage Federal Credit Union, we don't take fraud and identity theft lying down. We are committed to standing against fraud and protecting your safety and well-being. HHFCU uses a variety of helpful tools in the fight against fraud. Here are just some of the ways we're protecting you:



Offering multi-factor authentication. When you use our website to do your online banking, pay bills or manage your accounts, you are safe thanks to our multi-factor authentication. We require means of identification in addition to your user ID and password.

These multiple forms of identification help us ensure that no one but you has access to your financial information.



Keeping your information safe from phishing. Phishing is when you receive a bogus email or telephone call that looks or sounds like it is from a reputable source, but is actually a scammer trying to get your information. At HHFCU we will NEVER ask for your account information in an email or an unsolicited telephone call. When in doubt, visit **HHFCU.org** or call our main number, **845.561.5607**, and one of our

member solutions representatives can help you.



Staying up-to-date on the latest trends in fraud. Fraudsters are always coming up with new ways to steal your information. We help keep you safe by staying up on the latest scams and warning you about them.

Identity theft and fraud are serious matters. At Hudson Heritage Federal Credit Union, we're here to protect you.

BOARD OF DIRECTORS

Chairperson

Paul Zalanowski

Vice-Chairperson

Thomas Houston

Secretary

Kenneth Affeldt

Treasurer

William Wiseman Jr.

Directors

Gerard Amoroso

Sandra Gerow

Nicholas Giglio

Richard J. Guertin

Michael Mahar

SUPERVISORY COMMITTEE

Chairperson

Carolyn Evans

Recording Secretary

Sonia Rodriguez

Members

John Boyle

John Naumchik

Robert Sassi

Associate Member

Nicholas Giglio

Branch Hours, Locations & ATMs

BRANCH HOURS

MONDAY - WEDNESDAY

8:30AM - 5:00PM

THURSDAY - FRIDAY

8:30AM - 6:00PM

SATURDAY

9:00AM - 2:00PM

CENTRAL VALLEY

273 Rt. 32 Central Valley

24 HOUR ATM

GOSHEN

117 Grand Street

24 HOUR ATM

MATAMORAS

111 Hulst Drive, Matamoras, PA

24 HOUR ATM

MIDDLETOWN

25 Rykowski Lane

24 HOUR ATMs

161-5 Dolson Avenue

24 HOUR DRIVE-UP ATM

357 E. Main Street

24 HOUR ATM

MONTGOMERY

17 Walnut Street

24 HOUR DRIVE-UP ATM

NEWBURGH

2 Corwin Court

24 HOUR DRIVE-UP ATM

211 South Plank Road

24 HOUR DRIVE-UP ATM

NEW PALTZ

234 Main Street, Suite 6B

24 HOUR ATM

SUNY New Paltz Campus - Lower Level of Haggerty Administration Building, 1 Hawk Drive

MONDAY, TUESDAY, WEDNESDAY, THURSDAY &

FRIDAY 10:00AM - 3:00PM

CLOSED SATURDAY

ATM located in Student Union Building, available during open building hours.

*New hours starting on 1/22/2019.

PINE BUSH

36 Boniface Drive

24 HOUR ATMs

WASHINGTONVILLE

131 East Main Street

24 HOUR ATM

MEMBER SOLUTIONS CENTER HOURS

MONDAY - WEDNESDAY

8:30AM - 5:00PM

THURSDAY - FRIDAY

8:30AM - 6:00PM

SATURDAY

9:00AM - 2:00PM



Over 30,000 surcharge-free ATMs.
Visit our website for ATM locators.

HOLIDAY CLOSINGS

Martin Luther King Jr. Day – January 21st

Presidents Day – February 18th

