



Our newsletter that connects you with relevant information

A SEMI-ANNUAL PUBLICATION FROM HERITAGE FINANCIAL CREDIT UNION | SUMMER 2026

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President's Message

At HFCU, every decision we make is guided by our mission and core values: helping our members build stronger financial futures while supporting the communities we all share.

A key part of that commitment is investing in our members' long-term financial well-being. Through responsible lending, access to trusted guidance, financial education and counseling, and partnerships with local organizations, we continue working to expand opportunities and provide practical support where it's needed most.

By the Numbers: Our Community Impact (January 2025 – April 2026)

- 4,631 loans have been provided to help members move forward with confidence. This includes supporting 189 members in achieving homeownership, helping 2,892 members secure reliable transportation, assisting 1,166 members with personal financial needs, and enabling 363 members to invest in improvements to their homes.
- Our team proudly contributed over 575 hours of volunteer service across more than 40 community events, reflecting our deep dedication to giving back and staying connected to the people we serve.
- Through our Financial Development Center, we delivered over 125 hours of no-cost, confidential financial counseling. In addition, we hosted more than 65 financial education workshops and presentations, reaching over 1,000 youth and adult participants.

Our community impact also continues through our naming rights partnership with the Hudson Valley Renegades at Heritage Financial Park. This partnership is more than a name on a park. It represents a thoughtful investment in our region and supports a shared community space.

More importantly, it also creates meaningful benefits for both our members and the broader community. Members gain access to discounted tickets and merchandise, while community-focused initiatives include programs such as Home Runs for Charity benefiting the Dutchess Food Pantry, the Youth Field Betterment Program supporting the local baseball and softball fields, scholarships for student-athletes, and "Show on the Road" visits to local Little League programs. Additional efforts include Community Star Awards, Education Days focused on financial literacy and teamwork, and Veterans Food Drives supporting VA hospitals in Castle Point and Montrose.

As financial needs continue to evolve, we've introduced High Yield Checking and Cash Back Checking accounts designed to provide clear, everyday value. These offerings are intended to help members earn more on their savings while maintaining flexibility in how they manage their money. In addition, our enhanced Member Benefits through Benefits Plus® expands access to discounts, rewards, and savings that can make a meaningful difference on everyday expenses over time. It's one more way we aim to ensure membership delivers value beyond traditional banking services. Check out page 7 of this newsletter for more information.

We also transitioned from a state charter to a federal charter as recently communicated. This change allows us to serve a broader membership base and continue growing in a measured, responsible way, while staying focused on what matters most: delivering reliable, member-first financial services. We are proud to serve the following counties: Putnam, Dutchess, Orange, Rockland, and Ulster, NY; Passaic and Sussex, NJ; and Pike, PA. Please visit [heritagefcu.com/charter](https://www.heritagefcu.com/charter) for more information.

Looking ahead, the focus remains on steady growth, sound financial management, and continuing to meet our members' ever-changing needs. Thank you for the trust you place in our credit union as we remain committed to supporting your financial journey.

Sincerely,



F. Thomas Cornelius
President/CEO
Heritage Financial Credit Union



Become an HFCU Volunteer

As a member-owned financial cooperative, Heritage Financial Credit Union relies on the talents of volunteers from our membership to serve on our Board of Directors and Supervisory Committee.

Heritage Financial volunteers come together to represent the best interests of fellow Heritage Financial members in the following capacities:

Supervisory Committee: Appointed by Heritage Financial Credit Union Board of Directors. This Committee typically meets six to eight times per year to oversee and verify credit union records, monitor financial controls and work with HFCU's internal auditing staff and external audit firms.

Associate Board Member: Appointed by Heritage Financial Credit Union Board of Directors. The Board of Directors meets at least 12 times per year. A member may be selected to a non-voting position to learn the duties, responsibilities and functions of the Board in its role of overseeing HFCU. Volunteers must be at least 18 years of age and a current member in good standing* of Heritage Financial Credit Union for one year or more.

To apply, complete one of the three options below:

1. Mail a letter of interest and resume to:
Attn: Governance Committee
Heritage Financial Credit Union, 25 Rykowski Lane, Middletown, NY 10941
2. Email a letter of interest and resume to:
search@contacthf.com
3. Complete the online application by visiting:
heritagefcu.com/hfcu-call-for-volunteers



Please scan the QR code with the camera on your smartphone to be taken directly to the application.

*A member in good standing is a member who maintains at least the minimum share set forth in Article III, Section 1 of these bylaws; who is not delinquent on any credit union loan; who has not had any account with this credit union closed due to abuse or negligent behavior; who has not been belligerent or abusive to any duly elected or appointed official or employee when that official or employee is carrying out their duties as set in the Act, the rules and regulations, the charter, and bylaws of this credit union; and who has not caused a financial loss to this credit union.

YOUR DREAM HOME SHOULD COME WITH SAVINGS – ON US.



RECEIVE UP TO

\$1,000*

TOWARDS YOUR APPRAISAL FEE

*Upon approval of your loan, the amount up to \$1,000 will be granted in the form of a credit on your final closing disclosure. Rates, terms and conditions are subject to change without notice. All loans are subject to credit approval. This is a limited-time offer that may be withdrawn at any time. New money only.

Community Corner

Building Stronger Communities

At Heritage Financial Credit Union, community isn't just a value; it's something we show up for every day through partnerships, volunteer efforts and hands-on impact across our field of membership. From cheering on our hometown team with the Hudson Valley Renegades to rolling up our sleeves for Habitat for Humanity in Newburgh and Poughkeepsie, HFCU is all about turning support into action. Whether it's hosting food drives, bringing financial literacy and teamwork workshops into local schools, supporting youth sports or helping improve community ballfields, we're proud to be part of the energy that keeps the Hudson Valley thriving.

We're just as committed to fighting hunger through our partnership with the Regional Food Bank of the Hudson Valley, helping support thousands of families who rely on food assistance across the region. And when it comes to building stronger communities literally, we're there too, volunteering alongside Habitat for Humanity to help build safe, affordable homes for local families. From the ballfield to the classroom to the construction site, one thing stays the same: When we invest in people, the whole community wins.

Check out our teams actively supporting the community in the photos below!



Coat Drive



Financial Literacy Workshop



Habitat for Humanity



Special Olympics Polar Plunge



Regional Food Bank with the HV Renegades



Regional Food Bank



Regional Food Bank



Habitat ReStore



Poughkeepsie Little League Opening Day



Sigma Gamma Education Day



Newburgh Habitat ReStore

Strong Businesses. **Stronger Communities.**

At Heritage Financial Credit Union, our Business Lending team is built on relationships, not transactions. We are a community-focused, relationship-based credit union committed to giving your business the personalized attention it deserves. From start-ups to large corporations and everything in between, we take the time to understand your goals and tailor solutions to fit your unique needs. When you bank with HFCU, your business becomes part of a cooperative that's dedicated to strengthening our community, creating opportunities and lasting partnerships.

We offer a full range of business banking and lending solutions to help your business grow and operate efficiently. Our services include commercial mortgages, construction loans, term loans, lines of credit, business credit cards, checking and savings accounts, online and mobile banking, ACH, wire transfers, bill pay, Positive Pay fraud protection, QuickBooks® integration and payment processing tools. We're here to support you at every stage.



Juliette McKerrell

Chief Lending Officer

juliette.mckerrell@contacthf.com

(845) 710-0175



Christopher Bruschi

Business Development Officer

christopher.bruschi@contacthf.com

(845) 648-1564

Bank From Anywhere With HFCU Mobile!

Download the Heritage Financial Credit Union mobile app today and take your banking wherever you go! With Heritage Mobile by HFCU, you can easily check balances, transfer funds, deposit checks and pay bills, all from your phone. It's fast, secure and designed to keep your finances at your fingertips. Get started by downloading it from the Apple® App Store or Google Play™ and enjoy convenient banking anytime, anywhere.



Download on the
App Store



GET IT ON
Google Play



Meet Our Mortgage Team

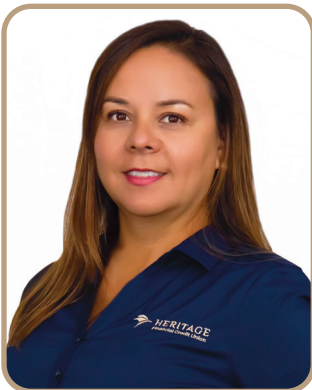
Thinking about buying or refinancing a home or land? Whether you are house or land hunting, speaking with a Mortgage Loan Officer (MLO) is a great place to start, and it's a lot more relaxed than you might expect. You'll talk through your goals, budget and what's happening in the market, without all of the confusing industry jargon and acronyms. They'll help you explore different loan options, break down what your monthly payments could look like and answer any "what if" questions you've been wondering about. Whether you're house hunting for the first time or just looking to save a little money, it's an easy, low-pressure way to get the inside scoop and feel more confident about your next move. Get in contact with one of our MLOs today!

**SHAWN SIMMONS***Mortgage Loan Originator II*

NMLS ID# 19601

845-764-6076 (cell)

shawn.simmons@contacthf.com

**Scan the QR code
to learn more.**heritagefcu.com/shawn-simmons**ERIKA RODRIGUEZ***Mortgage Loan Originator II*

NMLS ID# 754583

Se Habla Español

845-391-2498 (cell)

erika.rodriguez@contacthf.com

**Scan the QR code
to learn more.**heritagefcu.com/erika-rodriguez**SAMANTHA PRIMO***Mortgage Loan Originator II/Processor*

NMLS ID# 1235728

845-394-7972 (cell)

samantha.primo@contacthf.com

**Scan the QR code
to learn more.**heritagefcu.com/sam-primo

Deposit Products and Benefits Designed for You

Looking to make your money work a little harder (and smarter)? HFCU has you covered with options designed to fit your everyday life and long-term goals. Whether you're earning more on your balance with High Yield Checking, getting rewarded for your everyday purchases with Cash Back Checking, or steadily building your nest egg with a High Yield Savings account, there's something here for every stage of your financial journey.

If you prefer a more set-it-and-forget-it approach, certificates are a great way to grow your savings safely over a fixed term, giving you peace of mind along with predictable returns. It's a simple, reliable option for anyone looking to plan ahead without worrying about market ups and downs.

And the perks don't stop there. BenefitsPlus® adds even more value to your membership with everyday discounts, protection services and helpful extras that make life just a little easier. It's all part of HFCU's commitment to helping you get more out of your money while keeping things convenient, flexible and rewarding.

Ready to take the next step? Learn more or apply today and discover how HFCU can help you make the most of every dollar by visiting heritagefcu.com/deposits.



HOME IS WHERE THE HEART (& EQUITY) IS.

HELOC RATES AS LOW AS

4.49%

APR* FOR 12 MONTHS

Variable rate based on WSJ Prime plus margin with 3.00% floor after 12 month period



*APR = Annual Percentage Rate. All extensions of credit are subject to credit approval. Rates shown are the lowest offered for product advertised. Applicants not approved for these rates or terms may be offered credit at a higher rate and/or different terms. This is a limited offer and may be withdrawn at any time. All rates subject to change. There are certain draw-down and balance requirements and loan-to-value restrictions which may apply. Minimum loan amount and new money requirement of \$25,000 required to qualify for these rates and terms. May not be combined with any other offer. There are no closing costs for any of the above Home Equity products in the amount of \$25,000 or more. This includes but is not limited to the cost of the NYS mortgage tax, recording fee, Appraisal, Flood Certification, Last Owner Search, document preparation and underwriting fee. Subject to change at any time. All closing costs will be due payable if loan is closed by borrower before a period of 48 months as stated on the 4-year mortgage rider. HFCU reserves the right to order Title Insurance and a full appraisal as recommended by Underwriting. Appraisals required for all LTVs. Full appraisals required for 80% LTV or higher and or over \$100,000 request. All appraisal costs are paid by the borrower and will be reimbursed when the loan is funded. Maximum rate is 18% APR. After 12 months of the fixed promotional rate, the rate will be variable with the index based on the published Wall Street Journal prime rate minus/plus the determined margin subject to the 3.00% floor rate. For variable-rate loans, the rate may increase after consummation. The margin is based on creditworthiness and will vary.

BRANCH HOURS*

MON – THURS: 8:30 A.M. – 5:00 P.M.

FRI: 8:30 A.M. – 6:00 P.M.

SAT: 9:00 A.M. – 2:00 P.M.

*Please note that these hours may differ for certain locations. To view a full list of branches and their hours, please visit heritagefcu.com/find-branch.

BRANCH LOCATIONS

CENTRAL VALLEY

273 Route 32 (24hr ATM)

DINGMANS FERRY, PA

113 Atlantic Avenue (24hr Drive-Up ATM)

GOSHEN

103 Clowes Avenue (24hr Drive-Up ATM)

HERITAGE PARK

1476 NY-9D (24hr Drive-Up ATM)

MATAMORAS, PA

111 Hulst Drive (24hr ATM)

MIDDLETOWN

25 Rykowski Lane (24hr ATM)

161-5 Dolson Avenue (24hr Drive-Up ATM)

MONTGOMERY

17 Walnut Street (24hr Drive-Up ATM)

NEWBURGH

2 Corwin Court (24hr Drive-Up ATM)

211 South Plank Road (24hr Drive-Up ATM)

NEW PALTZ

234 Main Street, Suite 6B (24hr ATM)

SUNY New Paltz Campus – Lower Level of Haggerty

MON, WED, FRI Only: 10:00 A.M. – 3:00 P.M.

Closed TUES, THURS, SAT & SUN

(ATM in Student Union Building, available during building hours)

PINE BUSH

36 Boniface Drive (24hr ATM)

POUGHKEEPSIE

Financial Development Center, An Extension of Heritage Financial Credit Union

29 North Hamilton Street, First Floor, Suite 110 (ATM on premises)

MON – WED: 9:30 A.M. – 1:00 P.M., 1:30 P.M. – 5:30 P.M.

TUES – THUR: 9:30 A.M. – 1:00 P.M.

FRI: 8:30 A.M. – 1:00 P.M., 1:30 P.M. – 4:30 P.M.

WASHINGTONVILLE

131 East Main Street (24hr ATM)



CONNECT WITH US:



/heritagefinancialcu



@heritagefcu



/heritagefinancialcreditunion

BOARD OF DIRECTORS

Chairperson

Kenneth Affeldt

Vice-Chairperson

Thomas Houston

Treasurer

Jennifer Ryan

Secretary

Sandra Gerow

Directors

Nicholas Giglio

John Naumchik

James Street

SUPERVISORY COMMITTEE

Chairperson

Shirley Andoh

Secretary

Glenn Goldsmith

Committee Members

John Doring

Need an ATM?

You have access to over 55,000 fee-free ATMs through the MoneyPass/Accel Network! Visit www.moneypass.com/atm-locator.html to find an ATM near you.

