

# Highlights



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## Holiday Stress Survival Guide

*Learn how to beat this annual tradition*

You've got four times as many people in your house, you're nowhere near done with your holiday shopping and there's at least 10 meals' worth of cooking ahead of you.

Sound familiar? Welcome to the holiday season.

The stress levels ramp up this time of year, leaving us to "muddle through somehow," as so famously sung in "Have Yourself a Merry Little Christmas." The good news is holiday stress doesn't have to be an annual event. By taking a few preventive steps, you can actually raise your eggnog and toast the season:

**Go in with a plan:** Whether it's sticking to your regular exercise routine, continuing to follow a reasonably healthy diet or simply not letting Uncle Ralph continue the fight he started last holiday season, try to follow through. You'll feel more in control.

**Make a schedule:** Set up certain days for baking, shopping, decorating and party planning. If you're hosting a party, don't be afraid to delegate cleanup and other duties to take some of the weight off your shoulders.

**Ease up on yourself:** You can't do everything, so don't overbook – just say no! And don't expect everything to be perfect because it won't be. Remember to take time for yourself, whether it's getting a massage, catching up on those missed episodes of "Downton Abbey" or just relaxing to some of your favorite tunes. If you're happy, it will be a lot harder for those around you to be so grumpy.

**Remember the reason for the season:** This time of year can also highlight how much others are in need and put your own problems in perspective. Try volunteering at a soup kitchen or women's shelter, or participate in

an "adopt a family" event, which allows you to purchase gifts for local families in need.

**Stick to your budget:** Nothing causes stress quite like money. Before you head out – or online – to shop, set a predetermined amount you're willing to spend.

**Don't forget the "after holiday" season:** Lay out a plan of attack for the months ahead, and start the new year with resolutions that are doable. Instead of jumping right into a gym membership – and perhaps disappointment if you fail to go – try a walking program or other free activity first. Start a nutrition plan and/or weight loss program that's designed for healthy results in the long term. Easing into your new routines will help you stick to your New Year's Resolution.



## International Credit Union Day

Each year, International Credit Union Day® unites people from credit unions throughout the world to celebrate our cooperative history and achievements. It's a day to celebrate credit unions and the values they stand for. This year's International Credit Union Day is on October 20<sup>th</sup>.

This year's theme is "The Authentic Difference." Nine credit union principles add up to the authentic difference that sets credit unions apart from other financial institutions:

- 1 Democratic control** – Credit Unions are controlled democratically by members who participate in our Board of Director and Supervisory Committee elections.
- 2 Open membership** – Membership at HHFCU is open to anyone who lives, works, worships, or volunteers in Orange, Ulster, or Dutchess County.
- 3 Non-discrimination** – We don't discriminate based on age, gender, religion, ethnicity, or anything else. If you're in our field of membership, you're welcome at Hudson Heritage.
- 4 Service to members** – Because our Credit Union is a community organization, we are constantly working to improve in ways that will benefit our members. We strive to be easy to do business with and offer world-class service to every member.
- 5 Distributions to members** – Credit Unions are member-owned, and HHFCU is no different. We are a not-for-profit organization, which means we have no shareholders to pay, all excess profit gets returned to our members in the form of lower fees, and lower rates on loans.
- 6 Building financial stability** – Credit Unions are more financially stable than commercial banks. Over 400 commercial banks closed from 2008-2012, while only about 100 Credit Unions closed in the same time period (Source: CUNA).
- 7 Co-op cooperation** – We are part of a Co-op network, which grants you access to over 30,000 surcharge-free ATMs all over the country. For details on how to find a participating Co-op ATM, visit [www.HHFCU.org/atms](http://www.HHFCU.org/atms).
- 8 Social responsibility** – HHFCU works for the community. We're involved in community outreach and work toward common goals of improving the communities in which we serve.
- 9 Ongoing education** – From financial literacy programs at local high schools, to the ongoing training of our staff, Hudson Heritage is always working to improve people's understanding of money and finances.

Around the world, people celebrate the positive impact that credit unions have on their members' lives on the third Thursday in October. On a local and global level, credit unions look out for the interests of their members and their communities. Our cooperative spirit of people helping people has led to life-changing opportunities in the form of small business start-ups, home ownership and financial education. Credit unions offer an alternative to for-profit financial institutions and provide members with a safe and convenient place to save money and access loans and other financial services at reasonable rates.

Thank you for being a member of Hudson Heritage Federal Credit Union!



Thank You!

## At Hudson Heritage Convenience Comes with Safety

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

- **Online banking.** Periodically logging on 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.
- **Online bill pay.** When you pay bills online, you avoid placing checks and other personal information in your mailbox where criminals can steal it. With Hudson Heritage, you can pay bills and receive your monthly statements online, which helps cut down the risk of sensitive information ending up in the wrong hands.
- **Direct deposit.** Having your paycheck, benefits or investment income payments deposited electronically into your account can save you a trip to your local HHFCU 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.
- **Debit cards.** When using a debit card, the funds are deducted directly from your checking account, just like when you write a check – but debit cards are simpler to use, easy to carry and allow for faster transactions. They also don't contain any personal information, such as an address or phone number, like a check does. Plus, a debit card offers you better dispute resolution assistance and protection against fraudulent transactions. Our debit cards are now equipped with EMV chips, which add another layer of security to your purchases to help prevent fraud.

## 5 Easy Steps to Stop Mindless Spending

It can be easy to spend too much when it's just grabbing a few more things at the big-box retailer or one-click ordering online. Here are five strategies you can implement now to save you from yourself and your spendthrift ways!

**1. Un-sync your credit card.** Linking your credit card information to online retailers can make it way too easy to commit one-click ordering. Sure, it's a hassle to retype your credit card information every time you want to make a purchase, but it might just give you enough time to consider if you really need what you're buying.

**2. Find a healthy hobby.** Shopping with friends as a form of entertainment or to pass the time can quickly turn into an unhealthy habit. If you consider shopping "retail therapy" or recreation, you may want to find a hobby that doesn't involve spending.

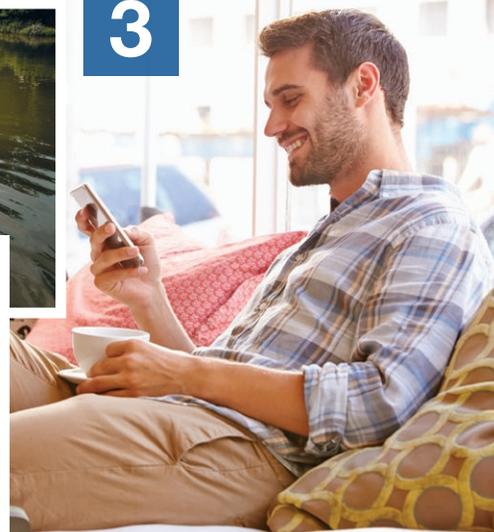
**3. Create – and stick to – a budget.** Use our mobile banking app, iCliqToGo to track your spending, income, and monthly bills. Then estimate how much you need to put into savings and how much you

have left over for fun. If you need help, contact a financial planner.

**4. Save your spare change.** It's easy to underestimate your change, but it adds up! It's a good idea to keep a small container for change in your car's cup holder, on your nightstand at home, or in a desk drawer at work. Having a designated place to keep your change ensures that you won't lose it, and over time that can help your change grow into big bucks!

**5. Focus on frugality.** Instead of choosing a four-star restaurant for dinner, host a potluck at your house. Instead of buying a \$3 drink from your local coffee shop every day, invest in a coffee maker and travel mug. Think baby steps. And remember, making small changes can save you big bucks in the long term.

Need more help getting your budget under control? HHFCU has partnered with *BALANCE* Financial Fitness Program to help our members get their finances into shape. Visit [www.HHFCU.org/balance](http://www.HHFCU.org/balance) for more details.



## First Annual Stanley Goldberg Scholarships Awarded

On June 23, 2016, Hudson Heritage President Michael Ciriello, together with Agita Goldberg and several Board Members, were pleased to award nine incredibly deserving students with the first annual Stanley Goldberg Middle School Enrichment Camp Scholarships, during the Moving Up Ceremony at the John G. Bordon Middle School in Walkkill. This new annual scholarship was created in memory of Stanley Goldberg who served on the Board of Directors for Hudson Heritage for over 30 years. He was a Social Studies teacher at the school and while he taught various grade levels, his widow, Agita Goldberg, shared that he always said he loved teaching grades 7 and 8 the best.

The scholarships are given to reward grade 8 students who demonstrate that they can overcome difficulties and challenges they may have experienced during their middle school years. The students selected for the award had the opportunity to choose and attend one of a variety of camps ranging from writing, STEM and media-based

programs. We hope they found their camp experiences enriching, enlightening and entertaining.

This year's recipients were: Joshua Burriss, Kelsie Carter, Brynja Cronk, Mersaedeez De Rosa, Connor Falk, Christopher Jordan Marshall, Paul Miller, Kevin Mocera and Andrea Wojciechowski. Congratulations to all of this year's winners!

A special thank you to John G. Bordon Middle School Principal Maggie Anderson and her staff and to Agita Goldberg for all of their hard work in bringing this scholarship to life.



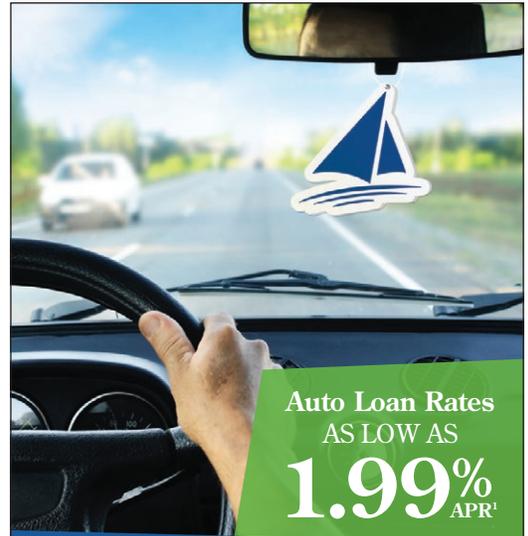


At HHFCU,  
we make it simple  
to apply for a  
good car loan.

## 4 Reasons to Choose Hudson Heritage for a Car Loan

A car loan is helpful. But a good car loan can make a dramatic difference in your life. It can save you money, reduce worries and minimize hassles. And at HHFCU, we specialize in good car loans.

- 1 Friendly service from a local lender.** We specialize in a personalized banking experience, and that includes your loan! We take the time to get to know you and understand your needs.
- 2 Pay less.** Credit unions are not-for-profit financial institutions, which means all profits are returned to members by way of lower fees and loan rates. And auto loans are no exception. Rates at credit unions tend to be lower than at banks, and a lower rate can save you hundreds – even thousands – of dollars in interest payments over the life of the loan.
- 3 Enjoy a member-centered approach.** We work every day to provide world-class service to all of our members. If you ever need help or have any questions about your loan, you can visit one of our local branches or call our Member Service Center.
- 4 Apply with ease.** We make it simple to apply for a car loan. Do it online, in a branch, or even right at dealerships that we've partnered with. Call **845.561.5607** or visit [www.HHFCU.org](http://www.HHFCU.org) today to learn more.



Auto Loan Rates  
AS LOW AS  
**1.99%**  
APR<sup>1</sup>

Rates as fresh as  
that new car smell!

<sup>1</sup> APR=Annual Percentage Rate. Rates as low as 1.99% APR with up to 36-month term. As an example: a 36-month rate of 1.99% APR would result in a payment of \$28.64 for each \$1,000 financed. Actual rate may vary based on creditworthiness, loan term, and down payment. Up to 125% financing available to qualified borrowers. All rates quoted include a .50% reduction for Members who authorize electronic payment of their HHFCU loan from any savings or checking account. All extensions of credit are subject to credit approval. Rates shown are the lowest offered for the loan products advertised. Applicants that are not approved for these loan rates or terms may be offered credit at a higher rate and/or with different terms. Maximum term is 72 months. Variable rates subject to change without notice. Offer may be withdrawn at any time without notice. Contact an HHFCU representative at (845) 561-5607 for further details.

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Logging in just got  
a whole lot easier!\*

With new TouchID (available for iOS devices only) and Remember Me features, our iCliqToGo app makes on-the-go account access painless.

\* TouchID available for iOS devices only. Remember Me and TouchID features can be enabled through the 'Preferences' menu in iCliqToGo, users are able to disable features at any time. Terms and restrictions apply. Speak to an HHFCU representative for details.

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# WANT A BETTER BANK? TRY A BETTER CREDIT UNION.



## PRESIDENT'S MESSAGE Fall 2016

As the year comes to a close, it is important to reflect on the months past and plan for the year ahead. It's good to take this time to evaluate whether or not you're on track financially, and figure out how you can improve in the year ahead. Did you overspend on vacation this summer? Maybe you had a lot of emergencies that you didn't have the savings to cover, or maybe you managed to stay within your monthly budget on

groceries, but went over budget on your phone bill. Whatever financial state you may be in, the end of the year offers you an opportunity to reflect and adjust so that you can better meet your goals in the new year.

If you went over your budget, didn't meet your savings goal, or met all your goals but would still like to improve, Hudson Heritage can help! We have partnered with BALANCE<sup>SM</sup> Financial Fitness Program to help all of our members better manage their money. BALANCE offers online articles, podcasts, booklets and calculators to help you plan for the year ahead. The BALANCE website, which you can access by visiting [www.hhfcu.org/balance](http://www.hhfcu.org/balance), delivers advice on shopping for car insurance, helping your teen make a budget when they get their first job, how to remove errors from your credit report, and much more. You can also speak directly with a financial counselor, using BALANCE InfoLine, a confidential financial counseling hotline to help you with everything from getting your credit back on track, to managing debt, or guidance on bankruptcy.

The best way to stay on top of your finances and keep your budget on track is to manage your accounts online. Online banking enables you to check on your money every day and review your purchases weekly, which ensures that you know where your money is going, and you'll detect any fraud sooner than if you waited for your monthly statement in the mail. Hudson Heritage understands how important it is to have convenient access to your accounts, which is why we offer online and mobile banking. With our online banking service, iCliq, you can pay your bills and review previous statements. Our mobile app, iCliqToGo, enables you to have access to your accounts from almost anywhere, and transfer money between accounts with ease.

For more information on BALANCE or online banking, visit one of our local branches, call our Member Service Center at **845.561.5607**, or visit us at [www.HHFCU.org](http://www.HHFCU.org).

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



## Remote deposits — just a click away!\*

Our iCliqToGo app lets users sign up for Remote Deposit Anywhere access with the push of a button.

\* Enrollment in Remote Deposit Anywhere is subject to HHFCU approval. Terms and restrictions apply. See credit union representative for details.

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Hudson Heritage offers online and mobile banking to provide you with convenient access to your accounts.



# 4 Emergencies to Save For

It's hard to save for something that may never happen. But a number of unexpected expenses could cause you unnecessary financial strain if you don't have emergency savings. Here are four great reasons to start an emergency fund today.

**1 Job loss** – This is probably the most important reason to open emergency savings. Most people don't want to ask themselves the question, "If I ever found myself unemployed, would I have enough savings to live on for the weeks or possibly months it might take to find a new job?" But it is an important emergency to save for. Aim to save enough to cover your living expenses for at least six months.

**2 Health or dental expense** – Your health insurance may not cover everything, and deductibles and copayments can add up quickly. Be mindful of these expenses when saving, medical expenses

are hard enough to deal with even without the added stress of scrambling to pay for them.

**3 Car clunks out** – Accidents happen. Maintenance is needed. You want to be prepared. Getting caught off guard by a vehicle expense could be the difference between driving your car and riding your bike to work.

**4 Major mechanical meltdown** – A busted water heater or failing furnace can cost thousands to replace. Plan accordingly.

Opening a savings account specifically for emergencies is a great way to save for that rainy – or stormy – day. Learn more about your savings account options at HHFCU by calling us at **845.561.5607** or visiting our website, [www.HHFCU.org](http://www.HHFCU.org).

## BOARD OF DIRECTORS

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Paul Zalanowski

### Vice-Chairperson

Thomas Houston

### Secretary

Kenneth Affeldt

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William Wiseman, Jr.

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Robert Gould  
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Michael Early  
Sandra Gerow  
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### SVP/COO

Jenny Rivera

### VP of Lending

Ginny Bromsey

### VP of Security

Warren Barnett

### VP of Audit

Mario Guarneri

### Chief Financial Officer

Debora Dulisse

## Branch Hours, Locations & ATMs

### BRANCH HOURS

MONDAY - WEDNESDAY	8:30AM - 5:00PM
THURSDAY - FRIDAY	8:30AM - 6:00PM
SATURDAY	9:00AM - 2:00PM

### GOSHEN

117 Grand Street  
24 HOUR ATM

### HARRIMAN

Old Glory Mall, 95 Maher Lane, Ste. 9  
24 HOUR ATMs  
CLOSED SATURDAYS

### MIDDLETOWN

25 Rykowski Lane  
24 HOUR ATMs

161-5 Dolson Avenue  
24 HOUR DRIVE-UP ATM

357 E. Main Street  
24 HOUR ATM  
CLOSED SATURDAYS

### MONTGOMERY

17 Walnut Street  
24 HOUR DRIVE-UP ATM

### NEWBURGH

2 Corwin Court  
24 HOUR DRIVE-UP ATM

### NEW PALTZ

234 Main Street, Suite 6B  
24 HOUR ATMs

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

MONDAY, WEDNESDAY, & FRIDAY 9:00AM - 4:00PM  
LUNCH CLOSING 11:00AM - 11:45AM  
CLOSED TUESDAY, THURSDAY, & SATURDAY  
ATM Located in Student Union Building, available during open building hours

### PINE BUSH

36 Boniface Drive  
24 HOUR ATMs

### PORT JERVIS

17-19 Sussex Street  
CLOSED SATURDAYS

### WASHINGTONVILLE

131 East Main Street  
24 HOUR ATM

### MEMBER SERVICE 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

October 10th – Columbus Day  
November 11th – Veterans Day

November 24th – Thanksgiving

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