

SUMMER 2016

Highlights

Summer Fun, Summer Savings

We all want to spend our summers having fun and making memories with our loved ones. But let's be honest, many summer activities can be very expensive. But don't let that stop you! Because, the truth is that spending more quality time with family doesn't have to break the budget. Consider the following alternatives to high-priced summer fun!

If you would normally attend a major league baseball game, try the minor leagues. The game itself is the same, but tickets, concessions and parking costs are generally much lower at a minor league ballgame. Hosting your own family or neighborhood softball tournament or skills competition can provide another low-cost way to get your baseball fix.

If you would normally catch the latest blockbusters in the theater, host a movie night at home. Most people have some sort of at home streaming service, and still go to the movies. Why not use what you're paying for?

Gather the family on the couch, pop some popcorn, and enjoy an old favorite!

If you would normally take a summer vacation, travel closer to home. Discover the treasures your area offers by visiting your state's tourism website. Whether your interests lie in exploring the arts, the great outdoors, historical sites or sports venues, you can likely find a fun family activity in your local community.

If you would normally send the kids to summer camp, camp out as a family. Pitch a tent in the backyard or find a nearby state or national park to explore. You can replicate many summer camp experiences – from cookouts and campfires to canoeing and hiking – without venturing far from home.

If you would normally visit an amusement park, spend a day at your local County Fair! County Fairs offer rides, games, contests, and food. Admission is much cheaper than at an amusement park, plus you don't have to worry about traveling too far.

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Let HHFCU help with your family's summer plans! Fun in the sun is closer than you think, because Hudson Heritage is currently offering our Summer Fun Loan! With help from your friends at Hudson Heritage, your summer of fun starts now!



Reality Checks and Balances

At HHFCU, we are always looking for ways to help our community. In recent years, we have been working with local high schools to teach teenagers about financial responsibility. This is where our event, "Reality Checks and Balances" comes from. During this "Reality Check," kids research the career they're most interested in. They study the typical salary and student loan expenses for this field. Then they budget for how much they should save. After that, HHFCU comes to their school and the students walk through all of the expenses a working person normally faces. The students have to pay rent, buy groceries, pay car insurance, spin the wheel of life's unexpected events, and pay other day-to-day expenses. After all of this, the goal is to have \$200 left. This program teaches students the value of a dollar, and shows them the importance of managing money responsibly.



National Night Out

On August 2, the Town of Wallkill Police Department is hosting their 15th annual "National Night Out Against Crime," which promotes neighborhood unity; safety; crime, drug and violence prevention; and police-community partnerships. Here at HHFCU, we are always striving to do what we can for the communities we serve. Therefore, we are happy to announce that we will be taking part in this local community event! This celebration includes food, rides, games, and entertainment, and is free for residents. We hope to see you there!

For the latest news on upcoming HHFCU events, like Hudson Heritage FCU on Facebook, or follow @HudsonHeritage on Twitter!



FREE Community Shred Days

Don't throw personal documents and bank statements in the trash. Shred them securely during one of our Community Shred Events:

Newburgh Branch – July 23, 2016

Rykowski Branch – August 20, 2016

Montgomery Branch – September 24, 2016

The shredder truck will be on site from 9AM – 1PM for the days and locations listed above. Have your documents shredded quickly and securely. You don't even have to waste time removing paper clips, staples or binder clips. Just bring your documents by and we'll take care of everything else.



Love My Credit Union Rewards

Members receive exclusive discounts and benefits.



The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

Healthy Foods for a Healthy Wallet

Sure, we all want to eat a healthy diet. But who can afford to do that? Healthy food is expensive ... isn't it? The truth is, you can eat healthy without overspending. Here are a few low-cost examples to get you started:

Brown rice. Brown rice has nutrient-rich layers that are removed from white rice. These layers provide fiber, B vitamins, protein and a variety of minerals. Switch to brown rice for one of the most cost-effective whole-grain options available, with a cost of about 18 cents per serving.

Nonfat Greek yogurt. Yogurt has become a popular choice thanks in part to its calcium, vitamin D and probiotics, aka "good" bacteria. Greek yogurt offers similar benefits, plus it packs more protein. It's also low in lactose and easy to digest. Look for larger packages available for around 89 cents per serving.

Kiwis. These fuzzy little fruits are bursting with nutrients like potassium, and vitamins C and E. Eating kiwis is an easy way to add fiber to your diet. Plus, they typically cost about 50 cents each.

Eggs. Eggs provide a wealth of nutrients, including protein, selenium, zinc, iron, copper

and vitamins D, B2, B6 and B12; all for only 22 cents an egg. And while eggs may be high in cholesterol, egg cholesterol has a minimal effect on blood cholesterol compared to saturated and trans fats. To keep your cholesterol levels in check, those who don't have diabetes should eat no more than seven eggs per week, while those who do should stick to four eggs or less.

Spinach. Spinach is a great source of iron, magnesium, folic acid and vitamins A, C and K. It might not make you as strong as Popeye, but it will help increase your energy and boost your immune system. The leafy green also contains carotenoids that are known to protect against age-related vision diseases. Find spinach for around 85 cents per serving.

Lentils. Lentils are small seeds that are packed with folic acid, and vitamin B6. For vegetarians, this is an excellent source of iron. Lentils cost about \$1.49 per pound, and it's a good idea to serve these with a food rich in vitamin C, to make the iron more absorbable.

Bananas. They're America's most popular fruit for a reason — bananas are tasty, cheap, versatile and have a wealth of nutrients. At an average of 20 cents each, you can blend the

flavorful fruit into some yogurt and enjoy the benefits of potassium, fiber, magnesium and vitamins B6 and C.

Whole Grain Pasta. Switching from white pasta to whole grain is an easy tweak to your diet, but one that makes a world of difference. One serving of whole grain pasta offers 6 grams of fiber and 7 grams of protein. A 16-oz. box typically costs less than \$2.00.

Oranges. Being a citrus fruit, you know they have tons of Vitamin C. But, many people don't know they are filled with fiber, folate, and potassium! They sell for about .50 cents each, which means eating one a day for a week would cost you under \$5!

Don't break the bank trying to eat well. Track your spending and all of your finances with HHFCU using our online banking, *iCliq* and our mobile app, *iCliqToGo*.



Let HHFCU
help you achieve
financial Balance

Need advice or info on Retirement? Savings? Debt? Budgeting?
Balance is a FREE Confidential Financial Counseling service for members.
They can help! Open by phone 'till 11PM — Online anytime.

Call Balance at 888-456-2227 or visit www.balancepro.net.

10 Tips for Staging Your Home to Sell

If you want your home to sell fast, decorating and decluttering to “set the stage” for potential buyers should be at the top of your to-do list. Staging your home showcases its best features and helps buyers visualize their families in the space.

Here are 10 tips to get you started.

- 1 Apply a fresh coat of paint in neutral colors.** Use light beige or cream-colored paint to turn your home into a blank canvas for potential buyers. It's also a good idea to remove outdated wallpaper, as potential buyers may not share your design taste.
- 2 Open blinds and drapes to let in natural light.** Natural light makes any space look brighter and more open. So when trying to make your home more appealing, it's a good idea to replace or remove old blinds and let the sunshine in!
- 3 Make repairs where needed.** Don't ignore the problems in your home just because you won't live there much longer. Fix running toilets, squeaky doors, chipped paint, broken fixtures and anything else that will distract from the desirability of your home.
- 4 Remove all personal items and photos.** You want a buyer to picture his or her family in the space, not yours. Make sure to store the kids' toys away, too.
- 5 Clean inside and out.** Mop, dust, vacuum, repeat. No one wants to move into a house with a moldy shower or sticky refrigerator. If you can't handle the cleaning yourself, hire a company to do it for you.
- 6 Spruce up landscaping.** It's all about curb appeal! Plant flowers, trim bushes, weed the garden, mow the lawn and fix any unsightly cracks in your driveway or sidewalk for a perfect first impression.
- 7 Declutter your space.** Clean up rooms, closets, cabinets, drawers and bathrooms, especially bathrooms. Stow away your personal hygiene items and medications as well.
- 8 Remove odors.** Clean and deodorize, paying special attention to bathrooms and places where pets and kids congregate. Use baking soda and lemon to remove sink and garbage disposal odors.
- 9 Replace worn out furniture and carpet.** Recliners with holes in the upholstery, rocking chairs that don't rock, your old futon; damaged, dingy, furniture distracts buyers from the features of your home. Move these pieces and any furniture that is too big for your space, as large pieces can make a room look smaller.
- 10 Update lighting.** Dark homes can appear dreary, small, and cramped. Installing new pendant lights and ceiling fan fixtures can make a big difference in the desirability of your house.

You're all done! Your house is staged and ready to sell! But remember, being smart about buying a new home is just as important as being clever about selling your old one, and we can help. Contact Hudson Heritage Federal Credit Union for a mortgage that fits your budget at **845.561.5607** or visit us at www.HHFCU.org.



RATES AS LOW AS
6.99%
APR¹

Plan some *summer fun* with
our great loan special!

Borrow from \$500 up to \$7500!

1 APR=Annual Percentage Rate. Rates as low as 6.99% APR. Max loan amount of \$7,500 with 36-month term. As an example: A 36 month loan with a fixed rate of 6.99% APR would result in a payment of \$30.88 per month for each \$1000 financed. Actual rate may vary based on credit worthiness. All rates quoted include a 0.50% reduction for members who authorize payment of their HHFCU loan through an automatic electronic funds transfer, debited from any account. All extensions of credit are subject to credit approval. Rate shown is the lowest offered for the loan products advertised. Applicants who are not approved for these loan rates or terms may be offered credit at a higher rate and/or with different terms. All terms are subject to change without notice. This limited time offer may be withdrawn at anytime.

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Home Equity Line of Credit
AS LOW AS
2.99%
APR¹



Ready for an upgrade?

1 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 term. This is a limited offer and may be withdrawn at any time. All terms subject to change without notice. There are certain draw down, balance requirements and loan-to-value restrictions which may apply. Minimum loan amount of \$25,000 required to qualify for these rates and terms. May not be combined with any other offer. All rates quoted include a .50% reduction for Members who pay their loans through automatic transfer from any account. Home Equity Lines of Credit closed out prior to their three-year anniversary will be subject to the addition of all waived closing costs to the loan balance. Appraisals required for loans with 80% LTV and higher. Appraisal costs if required, are paid by the borrower and will be reimbursed when the loan is funded. Maximum rate is 18% APR. For variable-rate loans, the rate may increase after consummation.

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Terms and restrictions apply to all promotions, speak to a representative for details

WANT A BETTER BANK? TRY A BETTER CREDIT UNION.



PRESIDENT'S MESSAGE

Summer 2016

With the warm weather finally here, it's easy to see why we all love the Hudson Valley so much. From Bear Mountain State Park, to Mount Beacon and Minnewaska State Park, beautiful views are never far or hard to find. It is these wonderful places within our field of membership that remind us that while we may live different lives, know different people, and maybe even speak different languages, we all call the Hudson Valley

"home". Hudson Heritage Federal Credit Union understands this, and we want to offer all of our members a personalized banking experience that starts at home, and stays at home.

The Member Advantage

The advantage of being a Hudson Heritage member is easy to see; we want to serve our community as best as we can, and we're striving every day to do so. Members of this credit union share something that bank customers don't: We have a common bond. We all live, work, worship, volunteer or go to school in Orange, Ulster or Dutchess County. Because of the common bond we share, HHFCU understands your needs better than a large commercial bank would. We use this understanding to deliver world-class service to our members.

Member-ownership. Every member is a partial owner of HHFCU, and we care about you! We're not trying to use your money for our gain. We want to get to know you and customize your banking experience to fit your needs.

Not-for-profit. After expenses are paid and reserve funds established, surplus earnings are returned to members in the form of higher dividends and lower loan rates. While at commercial banks, only investors get to enjoy the profit.

Financial wellness. Your credit union doesn't just want you to make huge deposits and investments. We want you to have the tools you need to achieve financial well-being, and create a successful financial future for yourself and your family. This is why we've partnered with BALANCE™ financial fitness program. BALANCE offers a free, confidential hotline and free online financial wellness classes to help you with any money-related issues you may run into (see details on page 3).

Help share the credit union experience by recommending to eligible friends, neighbors, and family members that they join Hudson Heritage Federal Credit Union. We have all the financial products that members of all ages need, from car loans to certificates and savings accounts. But the credit union also provides the individual attention and service that you deserve. For more information, stop by a branch, call our member service center at **845.561.5607**, or visit us at www.HHFCU.org.

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



Auto Loan Rates
AS LOW AS
1.99% APR¹

**Rates as fresh as
that new car smell!**

¹ APR = Annual Percentage Rate. Rates as low as 1.99% APR. Example: \$20,000 new auto loan for 36 months with a 1.99% APR, the estimated monthly payment would be \$572.85. Rates are based on evaluation of credit, terms of the loan and in some cases year of vehicle. Rates reflect a 0.50% discount for automatic payments from any account. Your rate may vary. Rates subject to change. Terms and restrictions apply. Contact a credit union representative for details.

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Use ATMs Safely

Be sure to memorize your personal identification number (PIN) and keep your ATM/Debit Card handy in an area of your purse or wallet where it won't get damaged. In addition, we recommend you take the following precautions:

- At walk-up ATMs, don't leave your car engine running. Take your keys with you and lock the doors. Get your card out before approaching the ATM.
- As you enter your PIN, stand directly in front of the keypad to conceal the numbers.
- Do not count your money while standing in front of the machine.
- When using a drive-up ATM, keep your doors locked and the engine running.
- At night, use a well-lit ATM located in a busy, public location.

For your convenience, we now have an ATM located in Port Jervis! Visit the Rite Aid in Port Jervis, located at 57 Front Street, to access your account balances or withdraw funds! Visit www.HHFCU.org/atms for more ATM locations.

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VP of Security

Warren Barnett

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Debora Dulisse

Branch Hours, Locations & ATMs

BRANCH HOURS

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

New Summer Hours! Please Check hhfcu.org
for current information.

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 - FRIDAY	8:00AM - 6:00PM
SATURDAY	8:00AM - 4:00PM



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

HOLIDAY CLOSINGS

Monday, **July 4th** – Independence Day

Monday, **September 5th** – Labor Day

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EQUAL HOUSING LENDER 