



**REFINANCE  
YOUR  
AUTO LOAN  
TODAY!**

get up to  
**\$400\***  
at closing

\*Eligible members will receive a 2% rebate up to \$400 maximum. Rebate proceeds will be due payable if loan is satisfied before a period of 18 months. Members must sign the Auto Loan Rebate Addendum in order to receive the rebate. This offer is subject to change at any time. New money only. Members may contact an employee for information about fees & terms.



Scan this with your phone's camera to  
stay afloat on all current promotions.

## Need an ATM?

You have access to over 30,000  
surcharge-free ATMs across the US!

Visit [sum-atm.com](http://sum-atm.com) -or- TEXT a Zip Code to 91989  
to find nearby ATM & shared branch locations.

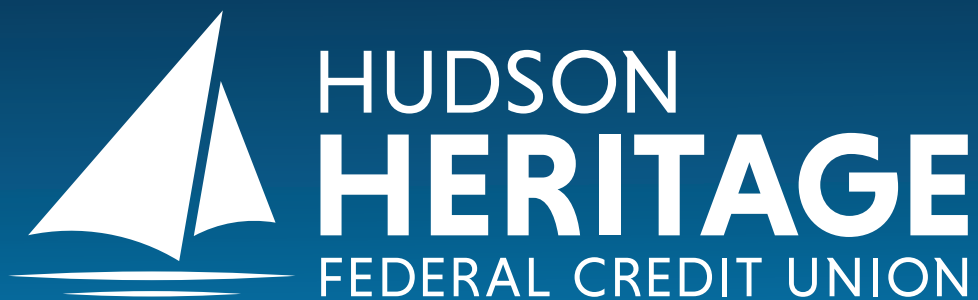


## Celebrate Giving

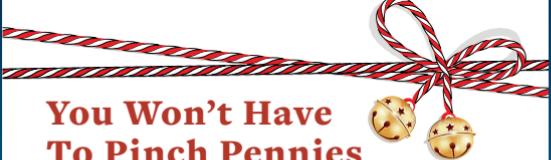
Our Veteran Food Drive starts 10/1!

See page 4.  
Photo Credit: Anne Wahdani • Fall 2019

Let's Get You There!



*Let's Get You There!*



**You Won't Have  
To Pinch Pennies  
Like Ebenezer**

Keep an eye out for our new holiday loan that's sure to put a little more jingle in your step this season.

**Coming in November**



# Celebrate Giving

Our Veteran Food Drive starts 10/1!

See page 4.

Photo Credit: Jonathan Morales • Fall 2019

#### BOARD OF DIRECTORS

Chairperson Vice-Chairperson  
Paul Zalanowski Thomas Houston

Secretary Treasurer  
Kenneth Affeldt William Wiseman Jr.

Directors  
Gerard Amoroso  
Sandra Gerow  
Nicholas Giglio  
Michael Mahar

#### SUPERVISORY COMMITTEE

Chairperson Recording Secretary  
Carolyn Evans Sonia Rodriguez

Members  
John Boyle Robert Sassi  
John Naumchik

#### BRANCH HOURS

MON-WED 8:30AM - 5:00PM  
THURS-FRI 8:30AM - 6:00PM  
SAT 9:00AM - 2:00PM

#### BRANCH LOCATIONS

**CENTRAL VALLEY**  
273 Rt. 32 (24hr ATM)

**GOSHEN**  
117 Grand Street (24hr ATM)

**MATAMORAS, PA**  
111 Hulst Drive (24hr ATM)

**MIDDLETOWN**  
25 Rykowski Lane (24hr ATMs)  
161-5 Dolson Avenue (24hr Drive-Up ATM)  
357 E. Main Street (24hr ATM)

**MONTGOMERY**  
17 Walnut Street (24hr Drive-Up ATM)

**NEWBURGH**  
2 Corwin Court (24hr Drive-Up ATM)  
211 S Plank Road (24hr Drive-Up ATM)

**PINE BUSH**  
36 Boniface Drive (24hr ATM)

**WASHINGTONVILLE**  
131 East Main Street (24hr ATM)

**NEW PALTZ**  
234 Main Street, Suite 6B (24hr ATM)  
SUNY New Paltz Campus—Lower Level of Haggerty  
**MON-FRI 10AM-3PM**  
*Closed Saturday & Sunday*  
ATM Located in Student Union  
Bldg, during open building hrs



Need directions to  
a branch?  
Scan this with your  
phone's camera.

#### Want to talk to a Specialist?

Call our Member Solution Center at 845.561.5607

**HOURS:**  
MON-WED 8:30AM - 5:00PM  
THURS-FRI 8:30AM - 6:00PM  
SAT 9:00AM - 2:00PM

## President's Message



As we move into the 4th quarter of 2019, there are many opportunities our members may take advantage of to save, earn, protect and give. Recently, the Federal Reserve lowered interest rates for the first time in over a decade to stimulate economic growth. This monetary easing has caused long-term interest rates to drop, which brings on new opportunities to capture a lower interest rate mortgage for first-time homebuyers and members looking to refinance. Stop by or call to find out if a new mortgage or refinance would best meet your needs.

Another opportunity with the holiday season quickly approaching us is to enroll in myHeritage Rewards. To date, we have over 1,000 users enrolled in the program who have been earning and redeeming points on both their debit and credit card transactions. With the potential increased spending towards the end of the year, make sure you are receiving the most value possible out of your relationship with us, so please take advantage of this no-cost rewards program only available for our cardholders.

As the holiday season moves in, the increase in potential spending provides greater risks associated with fraud and cyber crime. October is cybercrime awareness month, and there is no better time to provide some of these tools and resources to you regarding best practices to help reduce these risks. Within this newsletter, we have outlined methods that will help keep your personal identifiable information safe and protected.

As a community credit union our focus on protecting our members and giving back is part of who we are. There are a few important charitable initiatives this holiday season that I would like to highlight. Together, with the Catskill-Hudson Chapter of the New York Credit Union Association, we are collecting food and basic necessities for veterans throughout the month of October. Please consider stopping by one of our 13 branch locations to make a non-perishable food donation to benefit the Castle Point VA Health System this Veterans Day.

Starting in November, we again will be collecting items for our Holiday Angel Drive program. Please consider stopping by a branch to pick up an angel tag to sponsor a gift for a child on behalf of the St. Francis of Assisi Parish food pantry in Newburgh. This initiative allows children to be provided a gift who may not have normally have the opportunity to receive one.

Lastly, I would like to take a moment to thank you all once again for voting Hudson Heritage the Times Herald Record Reader's Choice #1 Credit Union for the second year in a row. Without your membership and support our credit union could have never received this award or grown into to what it represents. Next year our credit union will be celebrating its 80th anniversary serving our community and we look forward to sharing even more good news with you in the months leading up to it.

Wishing everyone health and happiness this holiday season.

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

## Managing Alerts

**You can find it in the Dropdown Menu labeled: Settings > Alerts**

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize. When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

You do not need to be logged in to receive the alert. Secure messages and email alerts are sent immediately when they are generated.

You can receive alerts through:

Secure message (in online and mobile banking)  
Email  
Telephone call  
Text (SMS) message



**Tip: You can specify the time to receive alerts in a telephone call or a text message.**

Online Banking  
Update!  
ahora en  
español

Alert Type	Description
Date	Reminds you of a specific date or event.
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
History	Notifies you when: A specified check number posts. A credit or debit transaction is greater than or less than an amount that you specify. A transaction description matches text that you specify.
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds.



**myHERITAGE  
REWARDS**

To find out more: [hhfcu.org/rewards](http://hhfcu.org/rewards)

We are now offering myHeritage Rewards on both our HHFCU VISA® Debit and Credit cards. Earn points every day simply by using your card for any transaction.

VISA® Debit Card  
1 point for \$4 spent

VISA® Credit Card  
1 point for \$1 spent

**Earn Double Points**  
on Preferred Local Businesses

**Earn points for every purchase**

## Hudson Heritage FCU 2020 Calendar Photo Contest!

Photography Entries run from  
August 23rd-Oct 10th.  
Voting on Entries runs from Oct 11th-Oct 23rd.



Grand Prize Winner of \$100 Amazon GC will be notified by Oct 31st.  
For complete rules, scan the QR Code above.

Skip your  
loan payment.  
**On us!**

\$15 online or  
**\$30**  
in person

Free up some extra cash for  
shopping, traveling & more.



Scan the QR Code  
with your phone's  
camera for more  
information.



Members may contact an employee for information about fees & terms.

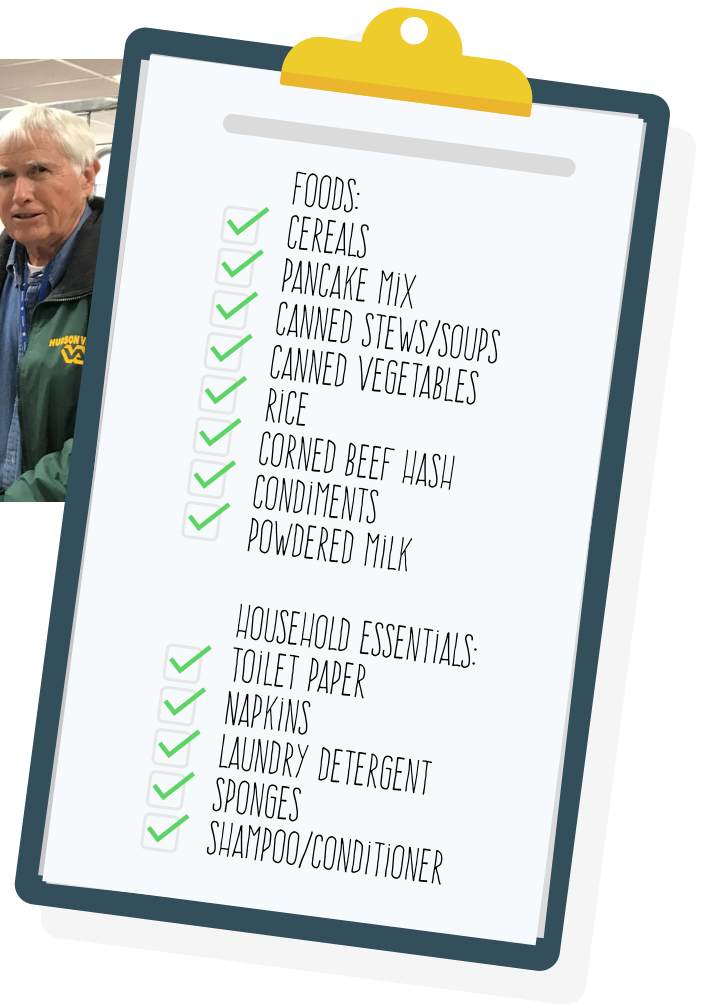
# The Season of Giving Starts Now!

Local Service. Global Reach.  
Help Us Support our Vets!



One worthwhile charity that is near and dear to our hearts starts October 1st. Hudson Heritage will be collecting food for our local Veterans! From October thru beginning of November, we are asking everyone to join forces in support of the food pantries at the Veteran's Association (VA) hospitals in Montrose and Castle Point.

Bins will be set up in every Hudson Heritage branch to collect non-perishable food items that will be delivered to Castlepoint and Montrose VA Hospitals right before Veterans Day. We're asking all of our members to donate what they can, to help those who have fought for us.



**Local Service.  
Global Reach.**

The Food Pantries at the VA at Montrose and Castle Point, Hudson Valley Healthcare System, are open to veterans and their families who need assistance. The Food Pantries also serve families of deployed New York State and National Guard soldiers who have left their children in the care of family members.

## Get Out! in the Hudson Valley



### Chocolate Expo

Come celebrate and indulge in chocolate at The Chocolate Expo "America's largest chocolate festival" on October 27th at Museum Village in Monroe! Enjoy tastings & sales of chocolates, specialty foods, cheeses, ice cream, and much more from over 60 vendors.

Learn more at [www.thechocolateexpo.com](http://www.thechocolateexpo.com)



### DuBois Farms

Voted Best Pick-Your-Own in the Mid-Hudson Valley! Open every day from 10AM-5PM from July 20 through November 10th, with free parking and admission. Bring the family over for a weekend barbecue, pumpkin picking, live music, corn maze, bakery, and homemade apple cider!

Learn more at [www.duboisfarms.com](http://www.duboisfarms.com)



### Headless Horseman Hayrides & Haunted House

Named #1 Haunted Attraction in America, this is a must-see for thrill seekers this fall. Pretend to be a character in a horror movie on this 65-acre interactive haunted campus. Visit [headlesshorseman.com](http://headlesshorseman.com) to see the full schedule and buy tickets.

October is National Cybersecurity Awareness Month and HHFCU wants to raise awareness and ensure our members have the information needed to protect themselves. As technology advances, so do the methods that hackers use to steal your information. That's why raising cybersecurity awareness is more important now than ever before. You need to know how to fend off cyber threats like email phishing and identity theft before it takes place. Below are a few tools and tips to help protect yourself in this highly evolving digital age.

## Create Strong Passwords

The easiest way to access an account is to have the password to it; weak passwords cause 81% of all hacking related data breaches. That's why hackers and scammers usually try to obtain passwords before anything else. Despite that, people rarely put thought into their passwords. For example, the password used for the U.S. nuclear missile unit was "00000000" for twenty years.

Passwords should be complex and unpredictable strings of letters and numbers. They shouldn't contain any common words, and they should be lengthy. A password that is over 16 characters would take thousands of years to crack from a brute force attack!

## Multi-Factor Authentication

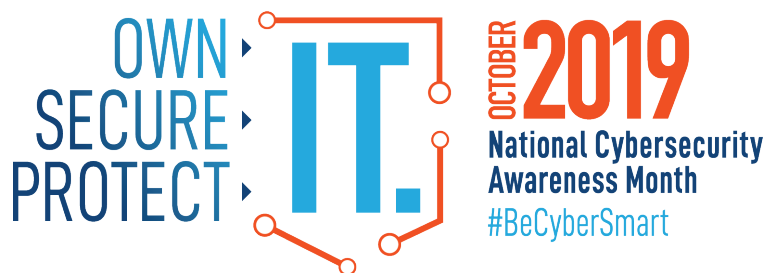
There's a simple way to secure your accounts, and it involves enabling multi-factor authentication (also known as two-factor authentication). Every account needs a username and password, but with 2FA, they'll require an additional piece of information. This can be anything from a one-time code to a fingerprint. Enabling this security feature can help ensure that your email, mobile wallet, and your Hudson Heritage FCU online banking account are protected from cyber threats.

If a hacker were to use a stolen username and password, the account would then ask for a code. The information would be sent to the original owner's email address and deny the hacker access.

## Protect Yourself from Online Fraud

The bottom line is that whenever you're online, you're vulnerable. If devices on your network are compromised for any reason, or if hackers break through an encrypted firewall, someone could be eavesdropping on you—even in your own home on encrypted Wi-Fi.

- Practice safe web surfing wherever you are by checking



for the "green lock" or padlock icon in your browser bar—this signifies a secure connection.

- When you find yourself out in the great "wild Wi-Fi West," avoid free Internet access with no encryption.
- If you do use an unsecured public access point, practice good Internet hygiene by avoiding sensitive activities (e.g., banking) that require passwords or credit cards. Your personal hotspot is often a safer alternative to free Wi-Fi.
- Don't reveal personally identifiable information such as your bank account number, SSN, or date of birth to unknown sources.
- Type website URLs directly into the address bar instead of clicking on links or cutting and pasting from the email.

## Protecting Against Phishing

Phishing is what happens when a hacker uses email, phone calls, social media, and any other form of communication to steal your password. Here are a few ways to prevent them from doing so:

- Think before you act. Be wary of communications that implore you to act immediately. Many phishing emails attempt to create a sense of urgency, causing the recipient to fear their account or information is in jeopardy. If you receive a suspicious email that appears to be from someone you know, reach out to that person directly on a separate secure platform. If the email comes from an organization but still looks "phishy," reach out to them via customer service to verify the communication.
- Be wary of hyperlinks. Avoid clicking on hyperlinks in emails and hover over links to verify authenticity. Also ensure that URLs begin with "https." The "s" indicates encryption is enabled to protect users' information.
- Install and update anti-virus software. Make sure all of your computers, Internet of Things devices, phones, and tablets are equipped with regularly updated antivirus software, firewalls, email filters, and anti-spyware.

## Word Quiz!

Test your knowledge learned from this section in our Cybersecurity Quiz!  
Match the cyber threat to the right description. Turn to page 7 to check your answers!

A. Phishing

B. Vishing

C. Smishing

D. Spoofing

E. Pharming

- \_\_\_\_\_ A technique using text messages to lure consumers into responding. Often times the text will come from a "5000" number and may contain a URL or phone number to call.
- \_\_\_\_\_ Hackers pose as a legitimate person or business and use "baiting" techniques to get sensitive information from consumers such as a social security number, driver's license, bank or credit card information.
- \_\_\_\_\_ Criminals attempt to scam you over the phone by falsifying the information to your Caller ID display to deceive the consumer and make it impossible to block the call.
- \_\_\_\_\_ A type of cybercrime where web traffic is manipulated in an attempt to redirect consumers to a fake website. These sites can be used to install viruses into a computer that record sensitive information hackers can use to access accounts.
- \_\_\_\_\_ Fraudsters use "social engineering" tactics in a phone call or email to pressure you to disclose personal information that would help them access your personal accounts, or open accounts in your name.

Answers can be found on page 7.

# College Bound?...

Over the past ten years, the average cost of tuition at a four-year university has risen more than \$7,000. This can pose a significant problem for many college students and their parents as they struggle to figure out how to come up with the cost of tuition, room and board, books, and more. Fortunately, there are strategies that can help many students better afford the rising cost of tuition.



**DO YOU HAVE A STUDENT HEADED TO COLLEGE IN 2020?**  
Then don't forget to have them apply for our scholarship!  
Stop in any branch today to get the application!

## Develop a Plan

Sometimes, the plan for sending your student off to college needs to include student loans. Other times, you may be able to work out better options: pulling money from a savings account set aside for that purpose, working through summers prior to starting college, or accepting a work-study program at your student's chosen university. By developing a plan together, you and your student can approach college more effectively and avoid some of the weight of student loans.

## Apply for FAFSA Early

FAFSA registration opens on October 1. If your student wants to qualify for the best possible grants, scholarships, and work-study aid, it's important to apply as soon as possible. Many universities and even scholarship programs also require early registration for FAFSA, so make sure that your student takes care of filling out that important paperwork as soon as possible.

## Apply for Scholarships as Soon as Possible

Scholarships are a valuable--or potentially even vital--tool for many students who are hoping to attend college. Every dollar of scholarship money is money that you don't have to pay back later. With a growing percentage of the population struggling under the weight of student loan debt, scholarships have become increasingly important. Our credit union offers 2020 scholarships that students can apply for--but that's not the only option available to you. There's a scholarship option out there for every student--you just have to be willing to go after it. Every student has something that can qualify them for these important programs: skills, interests, experiences, or life circumstances that make them the perfect candidate for many available scholarship opportunities.

## Meet Our 2019 Scholarship Winners!

Hudson Heritage FCU is offering college-bound high school seniors the opportunity to compete for statewide college scholarships through the New York Credit Union Association's College Scholarship Program. Scholarships will be awarded ranging from \$500 to \$1,250 and may be used at a two- or four-year accredited educational institution.

Students can take advantage of this opportunity by stopping in at any Hudson Heritage branch to request a scholarship application form. If the student is not a member of HHFCU, they can request a membership packet as well. All scholarship applicants are required to be members of a participating New York credit union for eligibility. Then, return the completed application by January 10, 2020.

Winners of the NYCUA and Virginia Wilson Scholarship awards will be notified in May, see below for student profiles on our 2019 recipients!



### Elizabeth Goodenough

High School: Marlboro HS  
College Entering: SUNY Oneonta  
Anticipated Major: Adolescent Biology Education

### Do you have any advice for students just starting the college planning and application process?

"Deadlines approach sooner than they seem and it is always good to get things done early so you have time to make changes. Best of luck to the class of 2020!"

## Need Extra Cash for the Holiday? You May Already Have It

As the dog days of summer are coming to an end and the cool air of the fall approaches, it's time once again to start planning for the holiday season. As we contemplate where the time has gone, at least there is still enough time to plan for the upcoming holidays and ensure they are meaningful. One good planning strategy is to join retailer loyalty programs at your favorite stores, and sign up for email alerts on upcoming sales and Black Friday deals. Another strategy is to start saving up rewards points to cash in on perks and gift cards. If you haven't already, enroll into myHeritage Rewards to start earning points on purchases made with your Hudson Heritage Debit and Credit cards.

The holidays are expensive for everyone, there is no doubt. In fact, last year shoppers spent an average of \$992 for gifts according to the Annual Survey on Holiday Spending from the American Research Group. This is up from recent years and is expected to continue rising. Coming up with that much for the holidays can be a great challenge to most people, especially those living on a fixed income. However, there are some great ways to prepare for this added expense, that don't involve taking on debt.

A recent study by Bankrate.com concluded that 31 percent of credit card holders in the United States have never redeemed their credit card rewards. This is a big cash opportunity that many don't consider. In fact, consumers have nearly \$100 billion in unredeemed loyalty points! Instead of letting those points just linger, why not cash those points in to prepare for the holidays?

These rewards could be a treasure trove for HHFCU Credit and Debit cardholders, and could help you avoid taking out loans or spending more than necessary. Instead of just cutting back before the holidays, consumers should enroll into rewards and loyalty programs to start earning points on purchases today. myHeritage Rewards Points can be redeemed for gift cards at popular retailers, and double points can be earned when you shop at preferred local businesses!

Visit [www.hhfcu.org/rewards](http://www.hhfcu.org/rewards) to learn more.

### Page 5 Answer Key

Phishing – Hackers pose as a legitimate person or business and use “baiting” techniques to get sensitive information from consumers such as a social security number, driver's license, bank or credit card information.

Vishing – Fraudsters use “social engineering” tactics in a phone call or email to pressure you to disclose personal information that would help them access your personal accounts, or open accounts in your name.

Smishing – A technic using text messages to lure consumers into responding. Often times the text will come from a “5000” number and may contain a URL or phone number to call.

Spoofing – Criminals attempt to scam you over the phone by falsifying the information to your Caller ID display to deceive the consumer and make it impossible to block the call.

Pharming – A type of cybercrime where web traffic is manipulated in an attempt to redirect consumers to a fake website. These sites can be used to install viruses into a computer that record sensitive information hackers can use to access accounts.



### Matthew Guarneri

High School: John S. Burke Catholic

College Entering:

Worcester Polytechnic Institute

Anticipated Major:

Mechanical Engineering

**Do you have any advice for students just starting the college planning and application process?**

“Believe in yourself and don't be afraid to dream. Shoot for the stars!”



### Francesca Moschetti

High School:

Our Lady of Lourdes HS

College Entering:

Sacred Heart University

Anticipated Major: Biology

**What are you most excited to learn in your undergraduate studies?**

“I am most excited to learn about things that will help me succeed in the future.”