



# HUDSON HERITAGE

FEDERAL CREDIT UNION

*Let's Get You There!*

## Our Peace of Mind RATE ASSURANCE

Our Peace of Mind Mortgage Rate Assurance Program removes the risk of your mortgage loan's interest rate increasing while you shop for your new home.

**Go to: [hhfcu.org/ratelock](http://hhfcu.org/ratelock) for more info**

The rate is locked for 90 days from the "application" date. Extensions must be granted prior to the original lock expiration date to avoid additional fees. All other changes or cancellation may incur additional fees. Withdrawing the loan may cause the member to lose the lock fee and the locked rate.

Federally Insured by NCUA • Equal Housing Lender



# The Heat is On

Our Guide to Having the Best Summer Ever!

Summer 2019



## BOARD OF DIRECTORS

Chairperson Vice-Chairperson  
Paul Zalanowski Thomas Houston

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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)

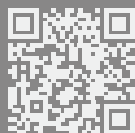
**MONTGOMERY**  
17 Walnut Street (24hr Drive-Up ATM)

**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 pass the midway point of 2019, we recognize the ups and downs seen in this economy. While uncertainty and unrest abound in the financial markets and in Washington, Hudson Heritage Federal Credit Union is an organization that you, your family and friends can count on in these uncertain times. We continue to be vigilant on your behalf and pride ourselves on taking a sustainable approach to banking. We have seen a steady growth in deposits for the first half of the year coming in from other financial institutions and member referrals. We appreciate the many new members that you refer to us, and we will continue to uphold the highest standards.

**Digital Wallet:** Hudson Heritage FCU cardholders can now keep their cards safely tucked away, and make purchases using Apple Pay, Google Pay, or Samsung Pay. Using your smart phone at checkout is not only more convenient, but it applies an added layer of protection to encrypt your personal information from credit and debit card theft. We are excited to offer these developments and will continue finding solutions to make it safer for members to bank with us anytime, and anywhere.

**Rewards are coming soon:** Member feedback has greatly impacted the course of our latest round of enhancements. We are truly excited to announce that the ability to earn Debit and Credit Card Rewards will be rolling out before the end of the summer. myHeritage Rewards is currently in its final stages of integration, and soon you will be able to enroll and accumulate reward points for your purchases and redeem them for valuable gift cards at your favorite retailers, or as donations to a selection of our charity partners.

In order to support local businesses, purchases made at many select local merchants can qualify you for bonus points for each dollar spent. Keep a lookout in your email for updates on this latest development. We look forward to rolling out products and services that put more money back in your pockets as we continue to grow as an organization.

**Community Support:** Part of our mission as a financial institution is to provide financial literacy tools and resources for our community to reach its highest potential. Our Reality Checks and Balances program has been brought to over 500 high school seniors at four local school districts to help prepare students for future financial decision-making. It is important that we volunteer our time to give back to the communities we serve, and guide the many talented students in our region transition to become as equally successful adults. We are also offering educational seminars at our headquarters on a range of topics to keep our members up-to-date on the best practices for financial planning, investment strategy, social security, retirement, goal setting, and more. Follow us on social media for more updates on these initiatives.

**Congratulations to the Graduates:** This year we are excited to award six students from the James G. Borden Middle School with the Stanley Goldberg Middle School Enrichment Camp Scholarship. These students will have the opportunity to choose and attend a one-week session at a variety of camps ranging from writing, STEM and art programs in memory of Stanley Goldberg. These rising stars were selected for demonstrating courage in overcoming difficulties and challenges they may have encountered in their middle school years. We are also proud to award three young credit union members with the Virginia Wilson college scholarship. Each recipient will receive \$1,000 towards his or her pursuit of higher education. These students were chosen based on their outstanding academic performance, extracurricular activities, honors, and community service. You can learn more about each of these recipients in our upcoming fall issue.

Wishing all of you a happy, safe and sun filled summer!

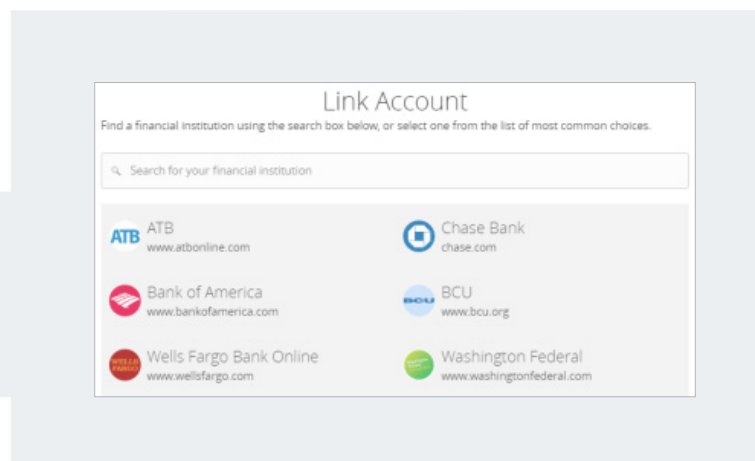
Michael J. Ciriello  
President/CEO, Hudson Heritage Federal Credit Union

# The Mobile Minute

Tips And Tricks To Ease Your Online Banking Experience

## Linking Accounts

1. On the Home page, click or tap the **Link Account** button in the widget bar. Alternatively, click or tap the link account icon above the first account group or the Link Account tile below the account groups.
2. When a list of popular FIs (financial institution) appears, select an FI by either:
  - Clicking or tapping the FI name or logo, or
  - Typing the name or URL of the FI in the Search box. As you type, matching FIs appear. Click an FI name to select it.
3. If your FI requires multi-factor authentication (MFA), you will be prompted to supply more information to complete the login.



**Tip: Do not confuse linked accounts with external transfer accounts. In online banking, you can only display data about linked accounts.**

4. When aggregation is complete, external accounts appear on the Link Account page, with the **Hidden/Visible** toggle set to Visible. Click or tap the **Hidden/Visible** toggle to hide an account on the Home page and in widgets.
5. Click **Continue**. After you link accounts, they appear in a Linked Accounts group on the Home page, providing a full financial picture. You can reorder and group accounts, as necessary.

## Digital Wallet

Make The Way You Pay Even Safer!



Now you can enjoy all the benefits and security of your HHFCU VISA Debit or Credit card with Apple Pay, Google Pay, or Samsung Pay. Not only does this feature for your phone make it quicker and more convenient for you to pay for things, it's also an added layer of security when you pay!

**BONUS:** You'll be able to checkout with the ease and convenience at all your favorite participating shops.

To find out more, go to: [hhfcu.org/wallet](http://hhfcu.org/wallet)

## Shred Days

**SATURDAYS  
9AM-1PM**

### ACCEPTABLE ITEMS

- Paper • File folders
- Checkbooks • Staples
- Paper clips
- Small plastics, including ID cards & credit cards

*Please limit how much you bring to three (3) standard paper storage boxes.*

Corwin Ct, Newburgh 7/20

Main St, New Paltz 7/27

Rykowski, Middletown 8/17

Montgomery 9/21

Heritage Plaza, Newburgh 10/19

## FEE UPDATE, EFFECTIVE SEPTEMBER 1, 2019 HHFCU Membership

(Par value for one share: \$5.00)

Occasionally, some of our fees change due to increasing costs. **Effective September 1, 2019**, the changes to the fee schedule are listed below. If you have any questions regarding this update, please call our Member Solution Center at 845-561-5607.

### NOTABLE CHANGES

- Hudson Heritage FCU will charge a \$5.00 Continuous Account Overdraft / Negative Balance Daily fee beginning on the 6th calendar day until the overdraft is cured on ALL member accounts.
- Overdraft / NSF fee would change from \$32 to \$35
- Uncollected funds fee would change from \$32 to \$35
- Reg D fee would change from \$32 to \$35
- Returned item fee would change from \$32 to \$35



**For a complete list of fees, please visit: [hhfcu.org/resources/](http://hhfcu.org/resources/) and download the current fee schedule**

# The Possible Pitfalls of Home Buying

Don't Overlook These Common Details When Purchasing A Home

You've found the perfect home. It's a beach-front property sitting on two acres of land with the best views. But, if you're like most buyers, you didn't ask the right questions during the purchase process. For example, why's that huge blot of paint thicker on the siding of one wall than it is on others? Or, why is the home sloping so much at the back, while it's level at the front? These, and other things buyers forget to look for when buying, end up costing them more than they bargained for.

## Concealing Paint Coverage

You'll obviously look at the floor and ceiling for watermarks to spot signs of water damage. But, if you notice fresh paint right before an open house, on several walls or areas of the home, sellers might be trying to hide something. This includes mold damage, which is an even bigger issue you don't want to deal with. Check pipes, exposed areas, and look for fresh paint. If it's staring you in the face, don't hesitate to ask about it.

## Uneven or Bouncy Floors

A bouncy or "spongy" floor can represent issues with the foundation. This is something you don't want to have to deal with as a buyer. It is expensive to repair, and there's a reason the seller didn't do the work. One or two creaks in a vintage home with hardwoods aren't alarming. But, if every other step you take when touring the home ends up feeling like you're walking on clouds, find out why.

## How's the Insulation?

Is the property you're touring one with fiberglass insulation? If so, this older material isn't as effective as other options. If temperatures dip, you're going to feel it more than in homes with cellulose or updated/modern materials. On the same note, request information about Energy-Star or efficiency ratings, the insulation in the roof and

flooring, and other questions pertaining to the home's insulation. It makes a difference for your heating and cooling costs, and your overall comfort levels when temperatures get hot/cold during different seasons.

## Where's the Permit?

There's plenty of work done to the property but the seller doesn't have permits for that work. A 3R report is similar to a report card. It tells you the good and bad associated with the property and work done to the home. If there's no report for the deck upgrades, this potentially means the work wasn't done to code. If siding repair doesn't include a report, it might have been done by a contractor that wasn't licensed, rendering the work unsafe. Ask questions and ask for all reports for all work done, even if it seems trivial. It's not!

## What Aren't You Seeing?

If there are areas of the property a seller won't take you to or doesn't want you to see, this should be an immediate red flag to the buyer. You shouldn't have to ask why an area of a home is blocked off during the open house. Or, if the seller brushes by a room/area quickly or doesn't include information about it in the listing details, ask them why? You're paying for the entire home, so you should see all of it before you buy it. If sellers are wary or brush over certain details, find out why.

**It's your investment, and the home you'll be living the next 15-20 years (plus) in. If something's not right, or you have any reservations, make sure to ask about them. You'll protect yourself, your finances, and avoid the headache of major repairs/damage when the time comes to choose the home you're going to purchase.**



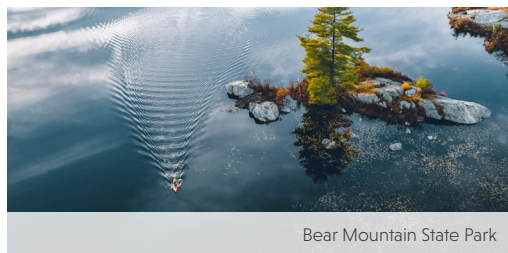
## Get Out! in the Hudson Valley



New York Air Show

### New York Air Show

The U.S. Navy Blue Angels and Royal Air Force Red Arrows will headline the 2019 New York International Air Show, August 24-25, 2019 at New York Stewart Intl Airport. This year's line up will include some of the nation's top military and civilian performers. Get tickets online at [AirShowNY.com](http://AirShowNY.com)



Bear Mountain State Park

### Bear Mountain State Park

Explore the hiking trails throughout the park, rent a rowboat, visit the trailside museums & zoo, picnic by the pavilion, or cool off in the pool! Bear Mountain has something everyone in the family can enjoy. Learn more at [VisitBearMountain.com](http://VisitBearMountain.com)



Mountain Valley Guides

### Mountain Valley Guides

Hello? It's adventure calling... These guides have over 15 years of kayak tour experience on the Hudson. Explore Bannerman Island, or enjoy a sunset paddle! Visit their website to book a group outing or reserve your spot at an upcoming tour. Learn more at [MountainValleyGuides.com](http://MountainValleyGuides.com)



**Be sure you have enough funds to make this your best summer ever. Visit [hhfcu.org/summer](http://hhfcu.org/summer) for more details.**





# The Dog Days of Summer

Follow These Tips To Stay Cool This Summer Without A Monstrous Power Bill



Every summer, the temperature goes up and so too does your power bill. The energy your AC requires to keep the house cool and your family comfortable is impressive, especially when the hot summer sun is heating up your house from the outside. Every year, you may enjoy the bright sunshine and the laughter of children out of school, but you don't look forward to that rising power bill.

Fortunately, there are many easy techniques to increase your home's energy efficiency and decrease the cost of power during the summer. Today, we're here to share 5 of the best home efficiency tips available to keep cool this summer without breaking the bank.

## 1. Adjust Your Thermostat

Many people pay more for AC than they need to simply by never adjusting the

thermostat. But really, you only need your AC at full blast when you're home during the hottest part of the afternoon. During the night or when you're out of the house, you can save a bundle on energy by either turning off your AC or reducing your use.

## 2. Get Your AC Unit Maintained

If your AC is functioning poorly, or your AC filters are clogged, this can also cost you a pretty penny in power bills. An old or misbehaving AC can use more energy than it really needs to keep your house cool. The smart way to save money is to call an AC repair service before the highest summer heat hits your home. They will perform an inspection, take care of any repairs, replace dirty AC filters, and let you know if the unit is on its last legs.



## 3. Reseal Your Doors & Windows

A big part of home energy efficiency is how leaky or air-tight your doors and windows are when closed. Rattling windows with a poor seal don't just let the cold in during the winter, they can also let your cool air out during the summer. A quick line of new caulk around your window panes can make a huge difference in lowering your summer power bills. The same goes for your entry doors, which can be improved by installing a new frame of weather stripping.

## 4. Keep Fans Running

Often, the summer feels hotter than it really is when there is no moving air. Ceiling fans and floor fans can be used to great effect in feeling cool even if you have your thermostat set to an energy-efficient temp in the mid-to-high seventies. Sleep with a fan blowing over your body instead of cranking the AC way down. Use fans when you cook, exercise, or just to stay cool. Fans use far less electricity than an AC to keep you comfortable all summer long.

## 5. Open Windows at Night

Cracking the windows open at the right time of night can work wonders to cool down your home in an entirely free way. Using your windows to stay cool is a great practical approach to lowering your summer power bill. All you have to do is remain aware of the cool hours of the night and open your windows during this time. Just remember to make sure there are screens in the windows, as summer insects won't hesitate to fly indoors.

Staying cool this summer doesn't have to mean overspending on electricity bills. With these tricks and others you'll discover along the way, you can significantly reduce the amount of energy your AC consumes by reducing your use and keeping cool in other less power-hungry ways.



**Need to make bigger upgrades than the ones mentioned above? Make your money work for you by taking out a home equity line of credit. Reinvest in the things that matter most. Visit [hhfcu.org/heloc19](http://hhfcu.org/heloc19) for more details.**





## Get Up and Go! Summer Fun Fit Tips

There are so many ways to stay active in the summer! The best cure for any lingering cabin fever is to get out and enjoy the sunshine. It's the perfect time to finally learn how to paddle board, train for a 5k road-race, or conquer a new hiking trail! Whether you're at the beach or by the pool, there are tons of fun options to stay fit this time of year.

### Gardening

If your backyard has seen better days, work on it. Not only will you improve the overall appearance of the backyard, but you'll burn some calories and sweat on a warm summer afternoon as well. Plus you can plant some of the most amazing colors and floral arrangements, that simply don't grow during the winter months.

### Swimming

Water aerobics or swimming's another great way to get in the exercise. And, for those who are after excuses saying they have joint or mobility issues, that won't work here! You're in the water, so there's virtually no impact on your joints. It's a great way to burn some calories and avoid injuries as well.

### Go on Two Wheels

A bike ride is always nice, plus it's a great way to get in the much-needed exercise you've been skipping out on. Instead of sitting inside on a stationary bike, enjoy the Vitamin D. You'll have the warm weather, sunshine, and scenery waiting for you.

No matter what your age, physical ability, or physical limitations, there are a number of ways to stay active. Consider a few of these fun ways to stay active this summer, while enjoying all your local city has to offer. Best of all... it's free to engage in any of these activities!

## Five Ways to Throw the BEST Yard Sale

Throwing a good yard sale is a lot like throwing a party--you want lots of people to come, have a good time, and not leave empty-handed. So when you're planning a yard sale, think of it as a party you're having--and follow these five tips to have the best yard sale on your block. Enlist the grown-ups to run the sales, and let the kids set up lemonade stands for thirsty shoppers.

### 1. Invite the Neighbors

The first thing you do when you have a party is to invite the neighbors, and a yard sale is no exception. Get as many families as you can to join you in the yard sale; the bigger the sale, the more traffic you'll get. Also, when you expand your sale you get the benefit of your neighbors' expertise--if you're not good with social media, chances are good you have a neighbor who's a Facebook whiz. And social media is a must for a successful yard sale.

### 2. Old-Fashioned Marketing

Don't forget to advertise your sale the old-fashioned way--a classified ad in the paper, flyers on bulletin boards in coffee shops, the library, grocery store, or anywhere advertising is allowed in your community. The day before your sale, place colorful directional signs around the neighborhood and a couple of main roads so buyers can find you without referring to their GPS.

### 3. Closing The Sales

Make sure you have LOTS of change--shoppers will come with rolls of tens and twenties. Get at least \$100 in smaller bills... you'll be amazed how much change you need to make.



### 4. Post on Social Media

Post your sale on social media. Facebook is the best place to start--it's free, and your neighborhood probably has a local "For Sale" page. The website Estatesales.com is a great resource for getting the word out online--for a small fee you can post your sale, add pictures, and describe your sale. They won't disclose your address until the day before the sale.

### 5. Merchandising and Stage Your Stuff

Stage your stuff with a couple of big things out front, and the best stuff towards the back, so people see everything. Rent or borrow tables for the small things, so your customers don't have to bend over to get to the small stuff. These tips will help you get the most from your sale day.



# Why a Digital Wallet is the Way to Go



If you've never used a digital wallet, using your phone to complete a retail transaction might seem like a hassle. Why pull up your bank information or type in a card number when you could just swipe a card? Thanks to the wonders of technology, digital wallets don't require you to do any of that. You just hold your phone a few centimeters away from the reader to pay for your purchases at the register. Setting up a digital wallet with your current credit or debit card is easy and secure. In addition to your personal passwords required to get into your phone and access the apps you use, the card information in your digital wallet is encrypted. Instead of usable card numbers and account information, the data is stored in payment codes. This type of encryption also means that online and retail stores don't have to store your card information when a digital wallet is used. In the event of a data breach, your account information wouldn't be accessible to hackers.



**PUT YOUR CARDS IN YOUR PHONE NOW! Protect your money. Putting your HHFCU cards in a digital wallet just makes sense. It gives you added security when you make every day purchases and lessens the chance of fraud. Visit [hhfcu.org/wallet](http://hhfcu.org/wallet) for more details.**



## Summer Vacation Security Checklist

Summer vacations are a wonderful opportunity to get away from the normal stresses of home and soak up the sun. Whether you head upstate to visit relatives or fly to a white sunny beach somewhere far away, your home will be waiting empty until your return. Unfortunately, while you're enjoying your summer fun, criminals may be casing your home.

To help you protect your home, your assets, and your peace of mind we've put together a quick summer vacation security checklist. Using one or more of these methods can significantly increase your home security and decrease your chance of vacation home invasions.

### Don't Announce Your Exact Out-of-Town Dates

Social media and online calendars make it all-too-easy to share the exact dates you'll be out of town. It seems practical to tell friends and clients when you'll be out and when you'll be back, but this is also information that forward-planning burglars love to hear. Try to refrain from posting it on Facebook, at least until you return.

### Lock Doors, Windows, and Gates

If your neighborhood usually feels safe, you may be in the habit of leaving the back door unlocked or the yard gate unlatched. This may be safe enough when everyone's home, but not when the house will be empty for days or weeks. Before you leave the house, be sure to check every possible entrance.

### Leave Your Hide-a-Key With a Neighbor

Experienced home invaders also know how to watch for where you hide your spare key. Whether it's under the Welcome mat, in the flower pot, or above the doorsill, criminals know how to check all the usual places, all the nearby places, and where they may have seen you retrieve the key from before. The solution = a neighbor. Get their permission to leave your key underneath one of their flower pots, under their welcome mat, or with the neighbor themselves. This way, it'll be there when you need it, but not available or obvious to home invaders.

### Set Your Lights on a Daily Timer

Home invaders don't like to risk encountering residents, which is why they schedule attacks for when you're on a summer vacation. However, if the house appears to be lived-in when criminals know you will be out, they won't attack. The best way to achieve this is to mimic the kid from Home Alone: simulate a lived-in house whether or not anyone is inside.

Fortunately, you don't need the lifesize paper cutouts to mimic a resident. Instead, just put your lights on a daily timer. This way, your lights will turn on and off throughout the day as if there were a resident living inside.

### Install a Smart Home Security Camera

In fact, you can even make it possible to monitor your home via a camera from anywhere in the world. Whether you're vacationing in the Great Lakes or on the Great Wall of China, a smart security camera gives you this power.

Smart security cameras connect to your Wi-Fi network which, in turn, connects to the internet as a whole. There will be a private website where you can log into your camera and see exactly what it sees through an app on your phone. Motion detection features can also ping you in the event of unexpected activity.

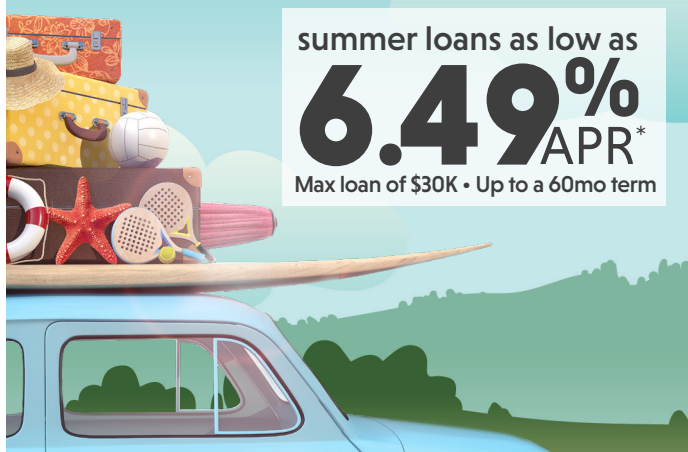
### Consider Hosting a House-Sitter

Consider asking someone to stay in the house instead of leaving it vacant. An empty home is a temptation, but a house-sat home is usually too much trouble for criminal home invaders to bother with. Without a hired professional or house-sitting friend, you might also contact a friend or neighbor. Ask them to keep an eye on your home and to check in twice a week or more to ensure everything is fine.

Summer vacation is a time when you should be able to relax. Using these tricks can keep your home safe from invaders and have you soak up the sun at the same time.



# WHERE TO NEXT?



summer loans as low as  
**6.49% APR\***  
Max loan of \$30K • Up to a 60mo term

\*APR=Annual Percentage Rate. Rates as low as 6.49% APR with up to a 60 month term. Max loan amount of \$30,000 with 60 month term. As an example: A 60 month loan with a fixed rate of 6.99% APR would result in a payment of \$20.27 per month for each \$1,000 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 for the life of the loan. 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 rates are subject to change without notice. This limited time offer may be withdrawn at anytime. Offer expires August 31, 2019.  
Federally Insured by NCUA

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



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## 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.



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