



Our newsletter that connects you with relevant information

A QUARTERLY PUBLICATION FROM HERITAGE FINANCIAL CREDIT UNION | FALL 2021

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President's Message

Change. A simple word that carries with it great meaning. Here at Heritage Financial Credit Union (HFCU), change, however unexpected, has highlighted a countless amount of growth opportunities to better serve you and maximize your experience with us. As we continue to navigate the return to the pre-pandemic way of life, our unwavering commitment to earning, and keeping, your trust and business remains unchanged. With an eye on the future, we are excited to share with you our latest service enhancements and promotions to assist you on your journey to financial success.

Promotions and Resources

As we move to the end of the year, and with the holiday season quickly approaching, we are here to support you and your goals. After a year of hardship for many, we want to help make the holidays as stress free as possible. If you or someone you know needs assistance in achieving financial wellness, we have some great options to choose from. Through our partnership with BALANCE, a free financial education resource and financial counseling service, you can take control of your finances. Featuring webinars, confidential, no-cost counseling services, finance basics, access to knowledgeable representatives and additional online tools, BALANCE is a great resource for those just starting out, rebuilding their finances and everyone at all stages in their financial journey. To get started in managing your spending, taking control of your debt or developing a budget, visit heritagefcu.balancepro.org. In addition to BALANCE, be on the lookout for our upcoming Holiday Loan Promotion. Whether you are preparing for the season of giving, going on vacation or just need some extra assistance during a busy time of year, we are here to help you make this holiday season the best one yet.

Community Involvement

Giving back to our local communities and providing lasting contributions is fundamental to the mission of our credit union. After a year of unique challenges, we were proud to present, in association with The New York Credit Union Association, local high school seniors the opportunity to apply for our scholarships. The scholarships were awarded to three high school seniors planning to attend college in the fall after their graduation, with exceptional academic achievements, extracurricular and community activities and an essay submission. Each year, qualifying high school seniors can submit applications through nycua.org. A big congratulations to Jilian, Isabella and Lia (pictured next to this message), this past year's scholarship recipients! We wish you all the best in your future endeavors.

If you are currently looking for a way to get involved in our local communities, look no further. In addition to sponsorships, HFCU is proud to fundraise and support the American Cancer Society, Castle Point and Montrose VA Hospital Veteran's Food Drive and the St. Francis of Assisi Toy Drive in Newburgh, NY. As we prepare for the season of giving, we will soon be collecting toys, non-perishable food items and any donations that can be made in support of these initiatives. For more information on these upcoming fundraisers, visit heritagefcu.com/hfcu-fundraisers.

In light of our journey back towards some pre-pandemic operations and more "Business as Usual," I want to express my gratitude to the HFCU team, the Board of Directors and you, our member, for your support and dedication to our credit union.

As the autumn leaves change and the season of giving approaches, we wish you, your family and friends continued health and happiness.

Sincerely,



Michael J. Ciriello

President/CEO, Heritage Financial Credit Union





Interested in becoming a Heritage Financial volunteer?

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

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

Supervisory Committee: Appointed by Heritage Financial Credit Union Board of Directors. This Committee typically meets 6-8 times per year to oversee and verify credit union records, monitor financial controls and work with HFCU's internal auditing staff and external audit firms.

Associate Board Member: Appointed by Heritage Financial Credit Union Board of Directors. The Board of Directors meets at least 12 times per year. A member may be selected to a non-voting position to learn the duties, responsibilities and functions of the Board in its role in overseeing HFCU.

To apply, please send a letter or email of interest and a resume to:

Attn: Governance Committee
Heritage Financial Credit Union
25 Rykowski Lane
Middletown, NY 10941
OR
search@contacthf.com

CONGRATULATIONS!

2021 SCHOLARSHIP RECIPIENTS



ISABELLA LEGGETT



LIA GRAMMER



JILIAN WELSHOFF



ACH: *What You Should Know*

What is an ACH?

ACH stands for the Automated Clearing House Network. This network supports the transfer of payroll, direct deposit, tax refunds, consumer bills, tax payments and many more payment services electronically from one account to another. Depending on the transaction, these ACH items can either be a credit or debit (deduction) from your account. ACH transactions have become increasingly more common due to its ease, security and quick turnaround.

Does HFCU offer ACH services?

Yes! Here at Heritage Financial Credit Union, we offer ACH payment services to provide you quick and secure payment solutions.

If you or someone you know is interested in setting up ACH services, such as direct deposit, please reach out to the HFCU Deposit Support team at 845-561-5607 ext. 205, as we would be happy to assist you!

What information is required for ACH transactions?

1. Member name (as listed on account)
 2. Routing/ABA number
 3. Member account number (not debit card number)
 4. Member share type (checking, savings or loan)
- This information **MUST** be accurate when processing an ACH transaction.

What happens if my ACH information is NOT correct/accurate?

In an effort to better serve, protect and guard against

potential fraudulent activity, all account information **must be accurate** for an ACH transaction to be processed. We receive thousands of ACH transactions daily, and in the event the required information provided is not accurate, we will be unable to process the transaction to your account. The credit or debit (deduction) will be returned to the institution or company who initiated the transaction. To prevent this from happening, always ensure the information provided is accurate and up to date, especially if a recent change has been made to any of the required information listed above.

Who can I contact to update my ACH information?

If you are in need of updating your ACH information, please reach out to the HFCU Deposit Support team at 845-561-5607 ext. 205.

As always, our goal is to provide a secure, user-friendly and frictionless banking experience. Ensuring that your information is accurate will continue to allow us to identify any suspicious activity, protect your accounts and process your transactions seamlessly and on time!

We value you and are always looking for ways to better serve you. ACH payments are one of the many secure benefits we offer as a credit union. Please call us at 845-561-5607 if you have any questions or would like additional information on any of our products or services. Thank you for your membership!

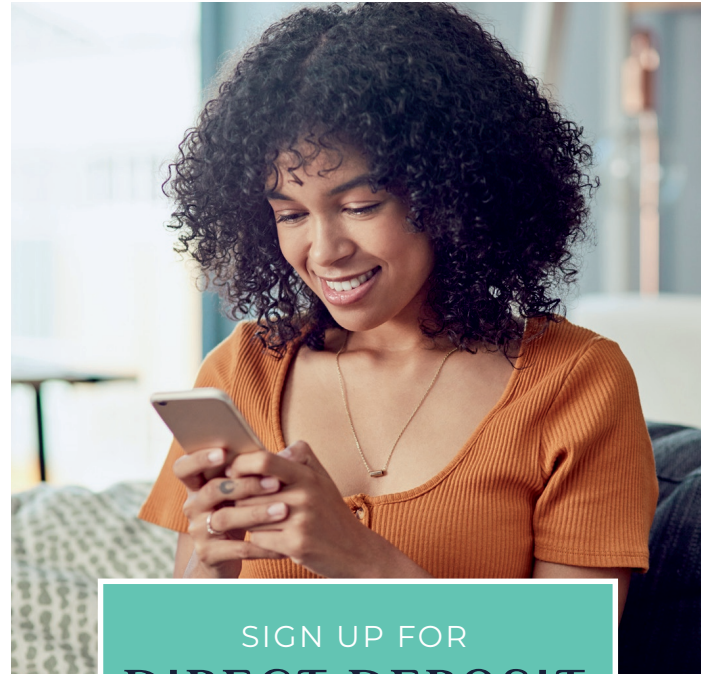
Number Find

Think word finds are too easy?


Try your hand at this number find!

944524	127546	987489
615361	108607	840896
936909	569306	319874
416501	644188	961989
803210	874951	066948

5 4 9 2 6 8 9 3 1 2 7 5 4 6 9 8 2 5 6 7 9 8 6 1 5
 6 4 9 8 7 4 8 9 4 1 6 5 4 1 9 8 7 4 9 5 1 6 8 4 9
 8 9 4 5 2 1 6 3 1 6 9 8 4 6 5 2 5 1 6 5 4 2 3 1 5
 2 3 5 6 4 8 7 9 5 1 6 1 8 9 7 8 4 1 5 1 6 4 1 8 9
 5 6 4 8 9 4 1 5 6 3 1 6 9 4 7 9 7 8 4 6 1 5 3 6 1
 6 9 8 4 1 5 0 4 9 0 9 6 8 4 1 2 1 6 3 8 4 7 6 9 8
 9 0 8 0 4 6 8 9 0 4 8 9 3 5 0 3 4 8 9 0 3 6 5 1 0
 6 9 7 8 8 1 6 7 3 6 9 4 3 2 3 4 8 5 6 9 3 0 6 5 6
 3 8 5 9 8 9 0 9 8 4 0 6 5 4 0 1 6 8 4 0 1 9 0 0 6
 0 5 5 6 8 9 7 9 0 4 8 9 0 6 0 6 3 2 1 3 2 8 5 4 9
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 6 5 6 8 5 2 9 8 4 8 6 6 5 4 9 8 0 4 9 8 0 6 3 2 8
 4 1 6 5 0 1 8 4 9 8 7 0 6 5 0 3 1 9 8 7 4 8 0 5 0



SIGN UP FOR
DIRECT DEPOSIT
 & GET PAID EARLY!



HERITAGE
 Financial Credit Union

eStatements: Safer Than Paper Statements

Cyber thieves are everywhere on the internet these days, trying to steal your identity. Or that's what it seems like. With cyber theft on everyone's mind, it's not hard to see why you might hesitate before you sign up for eStatements. Aren't paper statements safer?

Actually, no.

Your identity's in the mail.

A review of Secret Service cases that included components of identity theft and identity fraud suggests your greatest exposure for identity theft is at your mailbox. The report shows the top two methods of identity theft were re-routing of mail and mail theft.

When you weigh it all out, you're better off with electronically delivered statements than a paper copy that

could end up in the wrong hands. Paper statements can be stolen, they have to be stored securely and, when you want to get rid of them, you have to shred or destroy them. That's a lot of paper in the landfill.

On the other hand, eStatements are password protected and can't be seen by anyone who doesn't have access to your accounts. When you want to view your statement, just log in to your credit union account; eStatements can be archived for up to two years, and you can download them to your home computer for permanent storage. The best part: They're digital. When you don't need them anymore, there's no shredding and no landfill, so they're better for the environment, too.

Enrolling for eStatements is easy. Simply log in to your HFCU online banking account and click on "Enroll in eStatements" to complete the registration or give us a call at 845-561-5607 for assistance. You won't receive paper statements, newsletters or notices in the mail. It will all be securely delivered by email.

Cybersecurity: **Protecting Yourself and Your Family**

Staying safe online is now a big part of our everyday lives. It's crucial to review your family's digital habits and make smart decisions to help protect personal information from fraudsters and identity thieves.



Start with these simple ways to boost your online security:

Teach your children

Just like teaching them to look both ways before crossing the street, make sure your children know to never give out identifying information online and to tell you if someone is being a cyberbully.

Click carefully

Don't open unsolicited emails and only download software you trust. If a link in an email seems suspicious, don't click on it. When visiting new websites, be wary of spelling mistakes and a lack of contact information. Use a trusted search engine to ensure you choose vetted websites.

Keep up to date

Install the latest updates for your operating system. Enable automatic downloads of your antivirus software and use the most current version of your web browser. If you're not very tech savvy, any local computer service shop can help get your system set up.

Use stronger passwords

Each of your passwords should be unique and include elements such as symbols, numbers and uppercase and lowercase letters. Change your passwords every few months. If you have trouble keeping track of your passwords, try using a password manager such as the iCloud Keychain.

Check for the "s"

When you visit a website, look for the lock icon and the "https" at the beginning of the URL. This means you have a secure connection, and information such as passwords and credit card numbers are kept private when sent to the site.

Be cautious about sharing

If you log on to public Wi-Fi at the coffee shop or airport, for example, check with staff about the name of the network first to ensure you connect with a legitimate network. Don't perform sensitive tasks when using an open network; do your online shopping at home.

Put Your Financial Plan in Focus

Whether you've been saving for retirement from day one of your first job, or you've always found reasons to put it off, now is the time to really focus on your goals and future. Take these considerations into account as you develop your financial plan.

Determine what you want. Be as detailed as possible about what you want the next phase of your life to look like. This way, you can work backwards to plan how to get there.

Save as much as possible. When you reach age 50, the contribution limits for 401(k) plans and IRAs increase. No matter what retirement vehicle you use, now is the time to start saving as much as possible for your future – especially if you've been putting it off. You are likely in your peak earning years now, so put that extra money toward your retirement, and you'll thank yourself later.

Review your investment portfolio. As you near retirement, your risk tolerance and when you plan to start taking distributions become more important. While anything could happen, you should have some idea of how many years away you are from needing to tap into your retirement funds. Let this help guide your investment decisions now.

Get rid of expensive debt. Now is the time to get serious about paying off credit card and other debt. Some debt is acceptable – if you are still paying on your home, for example – but credit card debt is expensive and shows you are living beyond your means. Rein in your spending, pay off debt and save for the future you want.

Need more guidance? The CUNA Brokerage Services Inc., Financial Advisors offer expert advice and quality investment products through Heritage Investment and Retirement Services. Call your local branch to schedule a complimentary, no-obligation consultation today.



HERITAGE INVESTMENT & RETIREMENT SERVICES

**A personalized
approach to building
a financial plan.**

Contact us **TODAY** at
845-561-5607 for a no-cost,
no-obligation financial review.





BRANCH HOURS

MON–THURS: 8:30 A.M. – 5:00 P.M.

FRI: 8:30 A.M. – 6:00 P.M.

SAT: 9:00 A.M. – 2:00 P.M.



BRANCH LOCATIONS

CENTRAL VALLEY

273 Route 32 (24hr ATM)

GOSHEN

117 Grand Street (24hr ATM)

MATAMORAS, PA

111 Hulst Drive (24hr ATM)

MIDDLETOWN

25 Rykowski Lane (24hr ATM)

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

MONTGOMERY

17 Walnut Street (24hr Drive-Up ATM)

NEWBURGH

2 Corwin Court (24hr Drive-Up ATM)

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

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
Wednesdays only, 10:00 A.M. – 3:00 P.M.

Closed Saturday & Sunday

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

Need an ATM?

You have access to over 30,000 surcharge-free ATMs across the U.S.! **Visit sum-atm.com or TEXT a ZIP code to 91989 to find nearby ATM and shared branch locations.**



Connect With Us:



/heritagefinancialcu



@heritagefcu



/heritagefinancialcreditunion



SCHEDULE ONLINE WITH **CALENDLY**

Visit heritagefcu.com/find-branch/ to begin



1

Select
Branch Location



2

Click 'Schedule
an Appointment'



3

Select HFCU
Representative



4

Select
Appointment Type



5

Select
Date & Time



6

Get Confirmation
Email

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