



Our newsletter that connects you with relevant information

A QUARTERLY PUBLICATION FROM HERITAGE FINANCIAL CREDIT UNION | FALL 2023

# THE HERITAGE CONNECTION



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## Scholarship Winners

Here at Heritage Financial Credit Union, we strive to support our youth in their educational journey. Each year, qualifying high school seniors planning to attend college after graduation can submit scholarship applications through [nycua.org](https://nycua.org) (The New York Credit Union Association) for the chance to earn a \$1,000.00 scholarship toward their education. In addition to their essay submissions, these students have shown exceptional academic achievements and are actively involved in extracurricular and community-based activities. In association with The New York Credit Union Association, we are happy to announce the 2023 scholarship award recipients from our local high schools. **Congratulations to Olivia Goodenough, Shaelin Brown, and David Atakora (pictured)! We wish you success and a fantastic learning experience as you begin your journey in college!**



Olivia Goodenough



Shaelin Brown



David Atakora

## Summer Interns

In addition to congratulating our scholarship winners, we would also like to recognize the participants of our 2023 Summer Internship Program. **We were honored to work with both KellyAnn Cleary and Sean Scully (pictured),** who spent a series of weeks networking with various departments across the organization to learn more about credit union operations. Thank you for joining our team at HFCU!



# Make Your Money Plan

*It's the key to your financial success.*



It's easy to postpone the habit to save, but a solid plan is key to success. By following some basic guidelines, you're more likely to achieve financial security. We recommend beginning with these five steps:

- 1. START NOW.** The earlier you save, the more your money will grow. With compounding interest, you earn interest on what you save as well as on the dividends generated.
- 2. SAVE WHAT YOU CAN.** It doesn't matter how much you save, just make sure to save consistently. Start with a comfortable amount (maybe just \$10 or \$20 per paycheck), then slowly increase it. Ultimately, if you can put 10 percent of your paycheck into savings, you should be in great shape.
- 3. MAKE IT AUTOMATIC.** Use automated transfers to get in the habit of saving. You can set up automatic transfers in online banking or with a financial service representative. Another option is to have your employer directly deposit a set amount into savings from your paycheck.

**4. PLAN AHEAD.** Open separate accounts for specific savings goals, such as vacations or holiday shopping. By putting money in accounts designated for specific goals, you are less likely to use the funds for other purposes.

**5. INCREASE YOUR FINANCIAL KNOWLEDGE.** Knowledge is power. Take advantage of our financial education resources!

Ready to take the next step? HFCU is here to help you meet your financial goals. Contact us today!

An advertisement for 'Un-LOC opportunities' with a space theme. It features a large circular frame showing a person in a spacesuit standing on a dark surface, looking up at a vast universe with galaxies and nebulae. The text inside the frame reads: 'Un-LOC opportunities with a UNIVERSAL LINE OF CREDIT our personal line of credit product The key to funding just about anything in your universe.' Below the frame, there is a QR code and text: 'Scan this QR code to learn more about this product and view our latest rates.' The Heritage Financial Credit Union logo is in the bottom right corner, with the text 'Federally Insured By NCUA | Equal Housing Opportunity' below it.







### GRAND SLAM SAVINGS

- All Digital Account
- E-Statements Required
- Online Banking Required
- Can have a VISA® debit card
- High-Yield Account
- Multi-Tiered Structure
- Variable Rate



### GRAND SLAM CHECKING

- All Digital Account
- E-Statements Required
- Online Banking Required
- FREE VISA® debit card
- No Checks
- No Hidden charges or service fees
- Overdraft Protection Options

LET'S HIT A  
**GRAND SLAM**  
TOGETHER! INQUIRE TODAY!



Scan this QR code to  
learn more and view  
our latest rates!

This is a digital account with e-statement sign-up and online banking sign-up required. **Grand Slam Savings:** You may contact the Credit Union at (845) 561-5607 for current rate information. Fees, withdrawals, or other conditions could reduce earnings on any account. Rates may change after account opening. Dividends are paid from current income and available earnings. All accounts are subject to the applicable terms and conditions set forth in the Membership Agreement & Disclosures, the Fee Schedule, and any agreement to which the Truth in Savings Disclosure and Membership Agreement references. Dividends are compounded monthly and credited monthly. **Grand Slam Checking:** Interest/Dividend earnings do not apply to the checking. Rates are accurate as of today's date and are subject to change at any time without notice. All accounts are subject to the applicable terms and conditions set forth in the Membership Agreement & Disclosures, the Fee Schedule, and any agreement to which the Truth in Savings Disclosure and Membership Agreement references. Minimum amount to open a savings account is \$.01.

Federally Insured By NCUA | Equal Housing Opportunity

## Tap & Go

*The easiest way to pay  
is with your phone.*

What is a mobile wallet?

A "mobile wallet" is an app you can download to your smartphone that can securely hold your debit, credit and gift card information. Use it in stores at the checkout by tapping your phone to the card terminal where indicated, and your payment will be processed! You can also use a mobile wallet for online purchases. No more digging around in your wallet or purse for your cards or cash – just tap and go!

Depending on your type of smartphone and wireless provider, you can download one of three apps for easy in-store and online payments: Samsung® Pay, Apple Pay® and Google Pay™.

No matter which app you use, here's what you need to know about a mobile wallet:

- **It's safe.** A unique, device-specific transaction code is created for every use.
- **It's private.** Your card number is never shared with merchants or stored on your device.
- **It's accepted.** In store or online, use wherever you see the mobile wallet symbol.
- **It's flexible.** Most cards are accepted and keep their security and rewards benefits.

Add your Heritage Financial Credit Union debit and credit cards to your mobile wallet today for easier shopping anywhere!



## Don't Take the Bait – Protect Yourself From Phishing Scams

Phishing is a type of online scam designed to get valuable personal data from you – like your Social Security number, credit card numbers, passwords, account data and other personal identifying information.

Every day, scammers send out millions of fraudulent emails that claim to come from websites you likely trust, like a financial institution or credit card company, and then request your personal information. They then steal your personal information, leaving you the victim of a phishing scam.

Watch out for these phrases that help identify fraudulent emails:

- **“Verify your account.”**

Any legitimate business will not ask you to send your password, login name, Social Security number or any other personal information via email.

- **“If you don’t respond within 48 hours, your account will be closed.”**

They are attempting to create a sense of urgency, so you feel like you don’t have time to verify their information through the proper channels.

- **“Dear Valued Customer.”**

Phishing messages are generally sent out as mass emails and aren’t personalized.

- **“Click the link below to gain access to your account.”**

The website address looks real, but if you hold your cursor over it, you’ll see a new website address pop up that looks nothing like the original. This is the “real” site you are going to.

### Protect yourself.

The Federal Trade Commission (FTC) recommends the following tips:

- **Do not hit “reply.”**

Contact the company or agency cited in the email directly by telephone or visit their website.

- **Be cautious about entering your personal information.**

A padlock icon or “https” in the website address means your information should be secure.

- **Review statements ASAP.**

Review your credit card and account statements for invalid charges. If the statement is noticeably late, call your credit card company or Heritage Financial Credit Union to confirm the billing address and account balances.

- **Report “phishy” emails to the FTC.**

Forward suspicious emails to [uce@ftc.gov](mailto:uce@ftc.gov). If you believe you are a victim of an email scam, file a complaint with the FTC at [ftc.gov/idtheft](https://www.ftc.gov/idtheft) and click on the “Report Fraud” button at the top.

If you ever suspect any type of suspicious activity, report it to the proper authorities immediately. Contact the bank, credit union, company or government agency to confirm whether the email or website is legitimate.

As a reminder, HFCU will NEVER send you an email asking for your personal information. If you get one that claims to be from us, report it immediately!

## 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)

### NEW PALTZ

234 Main Street, Suite 6B (24hr ATM)  
SUNY New Paltz Campus – Lower Level of Haggerty  
MON, WED, FRI only, 10:00 A.M. – 3:00 P.M.  
Closed TUES, THURS, SAT & SUN  
(ATM in Student Union Building, available during building hours)

### PINE BUSH

36 Boniface Drive (24hr ATM)

### POUGHKEEPSIE

Financial Development Center, an Extension of Heritage Financial Credit Union  
29 North Hamilton Street, First Floor, Suite 110 (ATM on premises)  
MON – FRI, 9:30 A.M. – 5:30 P.M.  
Closed daily 12:30 P.M. – 1:30 P.M.

### WASHINGTONVILLE

131 East Main Street (24hr ATM)

# Need an ATM?

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







# SHARING IS CARING.

**REFER A FRIEND & YOU BOTH GET PAID\*!**



\*Member must have an open checking account and activated debit card for 30 days after account opening. No minimum balance required. Minimum 0.00% APY (Annual Percentage Yield). Rates vary based on account balance. Once confirmed, member and referrer will receive \$50.00 in the form of a deposit into their HFCU savings account which will be reported as taxable income. Contact an HFCU representative for details. Business accounts are not eligible for this offer. Offer is non-transferable. Offer may change or be discontinued at any time without notice. Promo Code: 50 [heritagefcu.com/refer](https://heritagefcu.com/refer)

## CONNECT WITH US:

 /heritagefinancialcu  
 @heritagefcu  
 /heritagefinancialcreditunion  
 /heritagefinancialcu  
Federally Insured By NCUA  
Equal Housing Opportunity

## BOARD OF DIRECTORS

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