



Our newsletter that connects you with relevant information

A QUARTERLY PUBLICATION FROM HERITAGE FINANCIAL CREDIT UNION | SUMMER 2024

# THE HERITAGE CONNECTION



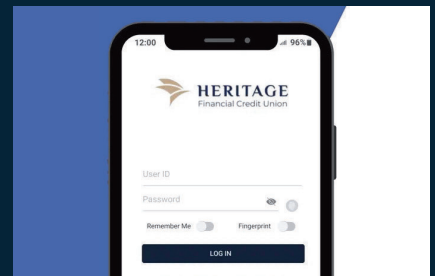
**SIGN UP FOR E-STATEMENTS**

Page 5



**BEWARE OF PHONE  
PHISHING SCAMS**

Page 6



**NEW BANKING SYSTEM**

Page 7

# President's Message

## Gratitude.

We are grateful for the support, patience, feedback and loyalty you (our members) have exemplified these past few months. This has been a year of change and transition on many fronts, as we continue our work to enhance our products and services, as well as your experiences. With our system upgrade, our teams have been diligent in pivoting where needed, working to resolve the unexpected and answering any questions that have come about. The system upgrade was a significant milestone achievement, although not without some challenges, and we are proud to now provide you more enhanced tools and resources that can help you on your journey to financial success.



## Digital Landscape

For more than a year, our team worked diligently and thoughtfully, keeping you (the member) in mind during each discussion and decision being made, allowing us to implement long-awaited enhancements that you have asked for. We are proud to now offer you a dynamic banking platform integrated with more innovative and user-friendly services built to meet current and future expectations.

Online & Mobile Banking: The new online and mobile banking platform features simplified screens and expedited login options through Bio-Metrics like Touch ID® or Face ID®, and enhanced menu options to streamline navigation so you can easily find what you need, when you need it. We have crafted every aspect of the new online and mobile banking platform to ensure you have everything you need, right at your fingertips. Convenience, security and innovation all come together to redefine what you can expect from your online and mobile banking experience.

Debit Cards: HFCU Debit Cards now come with a new, modern design and contactless payment capabilities. On newly issued cards, you will now have the ability to "tap" to make your payment and no longer have to solely rely on paying by swiping or inserting a chip. This technology better protects you against counterfeit card fraud and gives you an easier and more secure experience during your transaction.

MX Money Management: MX, our money management tool, is an all-in-one solution that will allow you to securely and safely link all of your banking accounts at HFCU and accounts you may have at other financial institutions to view in one place. This allows you to get a full picture of all of your finances with ease. From seeing percentage breakdowns of where you most frequently spend your money to budgeting tools, this money management tool puts you in control of your financial future.

Online Account Opening for Deposit Products: One of the updates our teams were most excited about is the ability for members to add additional deposit accounts without needing to call or stop in a branch. Now, members can easily add new accounts directly in online and mobile banking through the "Open an Account" feature. From additional savings, checking, and certificates, we have you covered for your deposit needs.

Although we have discussed some new services, we also wanted to remind you that we continue to offer Online Bill Pay, e-statements and, Zelle® directly through our online and mobile banking. If you do not currently utilize these services, enrollment can be easily completed directly within online and mobile banking.

## Member Business Services

Technology aside, as a result of the tireless efforts of our teams, we are proud to share that we have officially added Business Accounts, Lending, and other services to the HFCU line of products and services. Leading the Lending side of this new service is our Senior Vice President of Commercial Lending, Juliette McKerrell, who has worked diligently with her team to build robust products and services to serve our local businesses. From commercial and construction mortgages to lines and letters of credit, term loans and overdraft protection, we have a business loan to meet your needs. We are also excited to now offer Business Savings and Checking products with opportunities to earn higher dividends on your hard-earned money. From startups to large corporations and everything in between, we will work with you to tailor and recommend the best solutions for your business. To learn more about business services, please visit [heritagefcu.com/business](https://www.heritagefcu.com/business).

## Serving Members

Giving back to our local communities and providing lasting contributions is fundamental to the Mission of our credit union. This year, we continued to support our communities with more locations. As previously mentioned in our Spring 2024 Newsletter, our new, state-of-the-art branch location nestled in the Delaware Plaza in Dingmans Ferry, PA, was officially opened on April 11, 2024, and our Goshen branch, officially relocated to Goshen Plaza at 103 Clowes Avenue, Goshen, NY, was opened on March 5, 2024.

Through a series of fortunate events, we were able to open a third location just down the road from Heritage Financial Park! Our newest location, named the Heritage Park branch, in alignment with our partnership with the Hudson Valley Renegades, opened on April 15, 2024, at 1476 NY-9D. This is our first full-service branch in Dutchess County!

As we are passionate about being present in the areas in which we serve, I'd like to please take a moment to review our Community Corner on **page 4** within this newsletter. Here you can read about the performance of our annual fundraising initiatives, promotional offers, Renegades partnership, and involvement in community-based events.

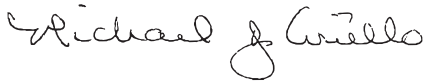
### Thank You

Thank you for all of your patience, feedback and continued support of your credit union. We could not be more grateful to have such dedicated and understanding members who have shown a steadfast commitment to people helping people. From providing us valuable feedback when things go well but also when there are opportunities for improvement, we are grateful to you!

I also want to thank our team and volunteers for their unwavering support and dedication, which has allowed HFCU to continuously grow to better support our members and the communities we serve.

Wishing you, your families, and friends a summer of health, safety, and happiness!

With Sincere Gratitude,



Michael J. Ciriello, President/CEO, Heritage Financial Credit Union

## HFCU Volunteer Information

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 six to eight 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 of overseeing HFCU.

Volunteers must be at least 18 years of age and a current member in good standing\* of Heritage Financial Credit Union for one year or more.

### To apply, complete one of the three options below:

1. Please send a letter of interest and resume to:  
Attn: Governance Committee  
Heritage Financial Credit Union, 25 Rykowski Lane,  
Middletown, NY 10941
2. Please email a letter of interest and resume to:  
**[search@contacthf.com](mailto:search@contacthf.com)**
3. Please complete the online application by visiting:  
**[heritagefcu.com/hfcu-call-for-volunteers](https://heritagefcu.com/hfcu-call-for-volunteers)**



Please scan the QR code with the camera on your smartphone to be taken directly to the application.

\*A member in good standing is a member who maintains at least the minimum share set forth in Article III, Section 1 of these bylaws; who is not delinquent on any credit union loan; who has not had any account with this credit union closed due to abuse or negligent behavior; who has not been belligerent or abusive to any duly elected or appointed official or employee when that official or employee is carrying out their duties as set in the Act, the rules and regulations, the charter, and bylaws of this credit union; and who has not caused a financial loss to this credit union.

# Community Corner

## Fraud & Security

Fraud Alert: Your account safety is important to us! HFCU will NEVER ask you for certain information over the phone, via email or through SMS text messaging. We want to assure you that we will NEVER ask you for your Account Usernames, Account Passwords, entire Social Security Number (SSN), Credit or Debit Card PINs or the CVV code on the back of your credit or debit card.

If you have received a suspicious phone call, email or text message, or have further questions regarding this communication, please contact us at **845-561-5607** or visit our Security Awareness Page at [heritagefcu.com/security-awareness](https://heritagefcu.com/security-awareness).

## Heritage Financial Park

As you may already be aware, as of 2023, Heritage Financial Credit Union is the official naming rights partner of the Hudson Valley Renegades! Following a great first year, the HFCU team continued to work on ways to further expand the partnership to provide you with additional member benefits!

Member Ticket Offers: We are pleased to share that we are offering HFCU members a **50% discount on tickets** for select games throughout the season! In addition to this, for each of the select games, you can add specially priced meal vouchers for \$10 and a Renegades hat for \$10!

To receive the 50% discount and special meal voucher and hat prices, you must purchase tickets through this link: <https://fevo-enterprise.com/group/Heritagefinancial24>



Please scan the QR code to get your tickets today!

Merchandise Discount Cards: The offers don't stop there! We are pleased to extend a special offer of **10% off** ALL Hudson Valley Renegades merchandise to **ALL** of our members for the 2024 season! To take advantage of this offer, we ask that you please **scan the QR code** below to view, download and save your 10% off merchandise card. Please be aware that this card is only valid on purchases made at the Hudson Valley Renegades merchandise store located at Heritage Financial Park and does not apply to online purchases.



Please scan the QR code to download a 10% off merchandise card.

Field Restoration & Education Days: Our teams have also been heavily involved in our partnership supporting our local communities through our field betterment and restoration initiative and our education days at local schools. Teams worked hard to restore Lee Town Recreation Park of the East Fishkill Babe Ruth League. It was a great day that was supported by HFCU and Renegades volunteers and that finished with a newly restored field suited to play ball! And our teams have gone to Kingston High School, Balmville Elementary School and E.R. Crosby Elementary to speak with students about the importance of financial literacy and teamwork. The presentations were a collaborative effort between the Renegades and HFCU and also featured appearances from Rascal and Rosie, the beloved Renegades mascots!



# Sign Up for E-Statements

Save time. Save space. Save money. Save a tree! Environmentally conscious and security-minded people are choosing to receive e-statements in place of traditional paper statements. HFCU offers this service **FREE** to our members.

E-Statements are electronic copies of your account statements that you can view, search, save and print online anytime. They are:

- **Fast** – Available online, days sooner than paper statements that arrive by mail.
- **Convenient** – No need to file paper statements; e-statements are stored for you online and archived for 16 months.
- **Secure** – Access your e-statements using your secure online banking account login. E-Statements are not sent by email or by paper to an unsecure mailbox.
- **Environmentally friendly** – E-Statements save paper, ultimately saving trees and helping the environment.

Join thousands of other members who have made this simple switch that makes a big difference. Sign up for e-statements today!

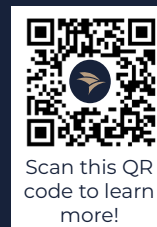


## THE BASES ARE LOADED, AND YOUR MONEY'S AT BAT. IT'S TIME TO HIT A GRAND SLAM!

To open your high-yield Grand Slam Savings, bring in **\$10,000** of new money\*\* to start earning more, today!



### GRAND SLAM SAVINGS



- \$10K New Money\*\* to Open
- E-Statements Required
- Online Banking Required
- Can Have a VISA® Debit Card
- High-Yield Account
- Multi-Tiered Structure
- Variable Rate

This is a digital account with e-statement sign-up and online banking sign-up required. **Grand Slam Savings:** Any \*Annual Percentage Yield (APY) provided in this disclosure assumes dividends will remain on deposit for at least one year for accounts with terms. Rates are accurate as of today's date and are subject to change at any time without notice. The Grand Slam Savings account requires a minimum opening deposit of \$10,000 new money. \*\*New money is defined as funds not on deposit with HFCU. 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. Minimum amount to open a savings account for the Grand Slam Savings is \$10,000.

Federally Insured By NCUA | Equal Housing Opportunity

# Beware of Phone Phishing Scams

Identity theft is one of the fastest growing crimes in the country. At HFCU, we are doing all we can to help protect you. One growing fraud tactic is phone scams and spoof calls. In these scams, callers pretend to be your credit union, credit card company or other organization to get you to give them personal and financial information. The caller may make claims about the status of your accounts or credit cards. They then ask for your account or credit card information, which they use to steal your identity and money.

## Put a stop to phone scams! Follow these tips to protect yourself from fraud:

- When a caller claims to represent HFCU, your credit card company or another organization, hang up and call the company's official number. Remember, don't trust the caller ID! Scammers can spoof phone numbers, making it appear the call is originating from the company or organization they're claiming to be with.
- Do **NOT** provide personal or financial information over the phone, especially if you did not initiate the call. HFCU will **NEVER** request personal information or ask you to verify account info over the phone.
- Notify the company being impersonated if you receive a scam call. You can also report the call to the Federal Communications Commission at [fcc.gov/complaints](https://www.fcc.gov/complaints) or **888-225-5322**.



Recently members have experienced spoofing attempts via phone and text from a scammer pretending to be from HFCU's Fraud Department. **REMEMBER**, scammers can easily spoof caller IDs. If you're concerned about your account, hang up and call HFCU directly.

Telephone scams are not new – but new tactics and ever-changing technology mean thousands of people fall victim every year. If you receive a suspicious call, hang up immediately. If the call is from a known company, call the company directly from a trusted number to verify the legitimacy of the call.

### What You Can Do to Keep Your Account Safe:

- Create strong passwords.
- Keep passwords private.
- Never give out your PIN.
- Set up account alerts.
- Don't click on suspicious links.
- Don't provide account information via email or phone.
- Don't overshare on social networking sites.
- Don't use public Wi-Fi for sensitive transactions.
- Review your credit report every year for suspicious activity.

Keep these tips in mind when managing your account information, both online and off. We want you to stay safe and secure! If you have questions about any of the following or require assistance, give us a call at **845-561-5607**.

# SUMMER

DO WHAT YOU NEED TO DO THIS SUMMER  
WITH PERSONAL LOAN RATES AS LOW AS

# 7.49%<sup>APR\*</sup>

& TERMS UP TO 60 MONTHS

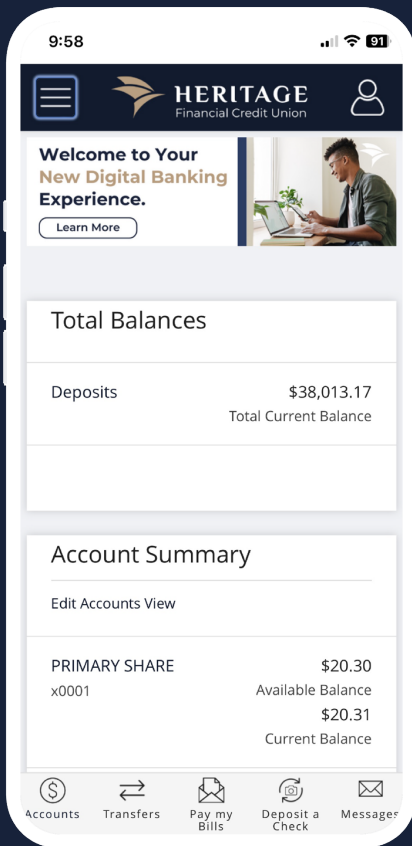
HERITAGE  
Financial Credit Union

Federally Insured By NCUA  
Equal Housing Opportunity

\*APR is Annual Percentage Rate. Rates as low as 7.49% APR. Minimum loan amount of \$5,000. For applicants who intend to refinance an existing Heritage Financial Credit Union (HFCU) loan, an additional \$3,000 must be financed beyond that of the current principal balance of the refinanced HFCU loan. Max loan amount of \$30,000 with 60-month term. As an example: A 60-month loan with a fixed rate of 7.49% APR would result in a payment of \$20.03 per month for each \$1,000 financed. Actual rate may vary based on creditworthiness. All rates quoted include a 0.50% reduction for members who authorize payment of their HFCU 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 any time.



Scan the QR code  
to apply today!



# WELCOME TO THE **NEW** HERITAGE ONLINE & MOBILE BANKING

This transformation marks a significant milestone in our commitment to providing you with an exceptional digital banking experience. We've crafted every aspect of the new Heritage Mobile app to ensure you have everything you need, right at your fingertips. Welcome aboard the new era of banking, where convenience, security, and innovation come together to redefine what you can expect from your online and mobile banking platform.

**Entirely New Financial Hub:** Directly manage all your accounts with ease. Our new interface is not just about aesthetics; it's smarter, quicker, and intuitively designed for your every need.

**Comprehensive Account Management:** Seamlessly monitor your checking and savings accounts, view loan details, and integrate external accounts with our state-of-the-art Manage my Money (MX) tool.

**Tailored Notifications:** Set up personalized Account Alerts to stay on top of your finances, just the way you like.

**Rapid and Secure Login:** Access your accounts quickly and securely with Touch ID® or Face ID®.

**Instant Balance Checks:** Peek at your balances instantly with our innovative Fast Balances feature, no login required.

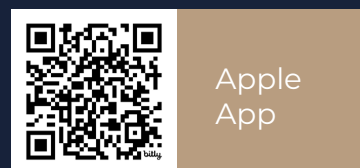
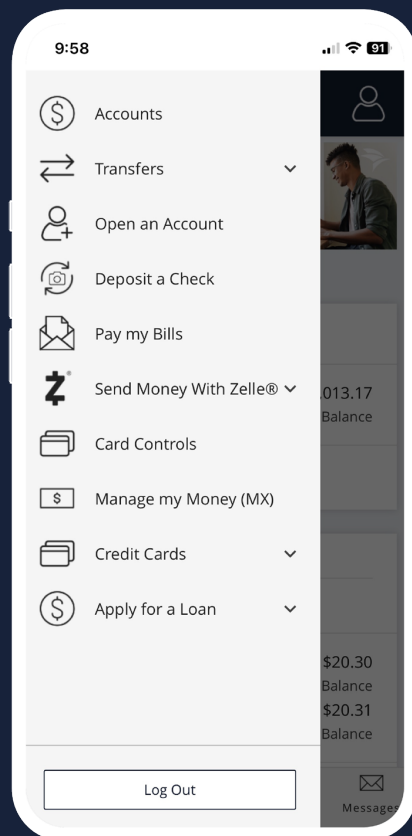
**Customized Interaction:** Easily manage notifications and personal preferences with the 'My Profile' menu.

**Effortless Navigation:** Find what you need when you need it with our redesigned navigation tray and extensive hamburger menu, ensuring you have quick access to our most popular features and comprehensive transactional tools.

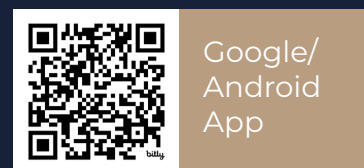
**Instant Check Deposits:** Deposit checks by simply taking a photo, and see them process in your account instantaneously.

**Easy Transfers and Payments:** Move money effortlessly, and manage all your bills and recurring payments from one convenient hub.

**TO DOWNLOAD THE HFCU MOBILE APP ON THE GOOGLE PLAY STORE OR APPLE APP STORE, PLEASE SCAN THE QR CODES BELOW!**




Apple App




Google/Android App

**CONNECT WITH US:**

 /heritagefinancialcu

 @heritagefcu

 /heritagefinancialcreditunion

 /heritagefinancialcu

**BRANCH LOCATIONS**

**CENTRAL VALLEY**

273 Route 32 (24hr ATM)

**DINGMANS FERRY, PA**

113 Atlantic Avenue (24hr Drive-Up ATM)

**GOSHEN**

103 Clowes Avenue (24hr Drive-Up ATM)

**HERITAGE PARK**

1476 NY-9D (24hr Drive-Up 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)

**SUMMER SATURDAY HOURS**

Summer Saturday Hours (9:00 A.M. - 1:00 P.M.) will begin Saturday, June 15th, for the majority of our branches.

Pine Bush, Rykowski, South Plank, and Washingtonville branches will be closed on Saturdays beginning June 15th.

Dingmans Ferry will be open from 10:00 A.M. - 2:00 P.M. on Saturdays.

**LOBBY ACCESS UPDATE (M - F)**

Beginning Monday, June 17th, branches with drive-thru access (Dingmans Ferry, Dolson, Goshen, Heritage Park, Montgomery, Newburgh (Corwin and South Plank), Pine Bush, and Washingtonville) will have the following hours:

Mon - Thurs: Lobbies will close at 4:00 P.M. Drive-thru access will remain open from 4:00 P.M. to 5:00 P.M. for monetary transactions.

Friday: Lobbies will close at 5:00 P.M. Drive-thru access will remain open from 5:00 P.M. to 6:00 P.M. for monetary transactions.

All other branches without drive-thru access (Central Valley, Matamoras, Rykowski, and New Paltz Main) WILL HAVE regular lobby operating hours Monday - Friday.

**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. - 1:00 P.M.

Please note that these hours are subject to change at anytime. For further updates, please visit us at [heritagefcu.com](http://heritagefcu.com).

**BOARD OF DIRECTORS**

**Chairperson**

Kenneth Affeldt

**Vice-Chairperson**

Thomas Houston

**Treasurer**

Jennifer Ryan

**Secretary**

Sandra Gerow

**Directors**

John Boyle

Nicholas Giglio

John Naumchik

**SUPERVISORY COMMITTEE**

**Chairperson**

James Street

**Secretary**

Sonia Rodriguez

**Committee Members**

Shirley Andoh

Carolyn Evans

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Websites not belonging to this organization are provided for information only. No endorsement is implied. Images may be from ©Adobe Stock or ©Getty. ©2024 Heritage Financial Credit Union