



Our newsletter that connects you with relevant information

A QUARTERLY PUBLICATION FROM HERITAGE FINANCIAL CREDIT UNION | FALL 2024

THE HERITAGE CONNECTION



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2024 Annual Scholarship Winner

At Heritage Financial Credit Union, we take pride in providing our youth the chance to earn a scholarship towards their educational journey. In association with The New York Credit Union Association (NYCUA), it is our pleasure to recognize **Keira Chatfield** as this year's recipient of the Virginia Wilson Scholarship! In addition to her essay submission for this scholarship opportunity, Keira has shown exceptional academic achievements and is actively engaged in extracurricular and community-based activities. We congratulate Keira and wish her continued success as she embarks on her next learning endeavor in college!



7 Community Service Ideas

Volunteering is a great way to give back to others, get more connected with your community, learn more about what you're interested in, and add to your future college and job applications. Try any or all of these ideas to start giving back to those in need:

1. Donate old clothes or household goods to Goodwill or a homeless shelter.
2. Send a care package to deployed troops, veterans, or wounded soldiers.
3. Volunteer to tutor or teach English for speakers of other languages.
4. Participate in a park, beach, or river cleanup – or organize your own cleanup with your friends!
5. Buy extra canned goods when you go to the grocery store and give them to a food pantry.
6. Visit a nursing home and play games with the residents.
7. Hold a bake sale to raise money for a cause you believe in.

Visit www.teenlife.com to get even more ideas.



Lee Field Restoration



Food Donations for Veterans

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." After you've ensured a website is legitimate, look for "https" (versus http) 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.

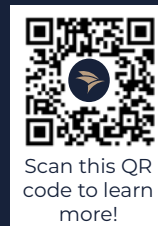


THE BASES ARE LOADED, AND YOUR MONEY'S AT BAT. IT'S TIME TO HIT A GRAND SLAM!

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



GRAND SLAM SAVINGS



Scan this QR
code to learn
more!

- \$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.

Money at Your Fingertips With Surcharge-Free ATMs

Heritage Financial Credit Union gives you access to your money anytime, anywhere – just use your ATM debit card at any of our network ATMs and you won't pay a surcharge!

Finding a surcharge-free ATM is now easier than ever. We've joined the MoneyPass/Accel ATM Network, putting more than 55,000 fee-free ATM locations at your fingertips. Your ATM card also gives you the power to manage your funds on the go. Use it to make withdrawals, transfer funds and check account balances.

For a list of MoneyPass Network surcharge-free ATMs near you and across the country, visit www.moneypass.com/atm-locator.html and use the ATM locator.



THIS
IS
WHAT
**LESS
FEES**
CAN
LOOK
LIKE.



RECEIVE UP TO
\$1,000*
TOWARDS YOUR APPRAISAL FEE

 **HERITAGE**
Financial Credit Union

Federally Insured By NCUA | Equal Housing Opportunity

*Upon approval of your loan, the amount up to \$1,000 will be granted in a form of a credit on your final closing disclosure. Rates, terms and conditions are subject to change without notice. All loans are subject to credit approval. This is a limited-time offer that may be withdrawn at any time. New money only.

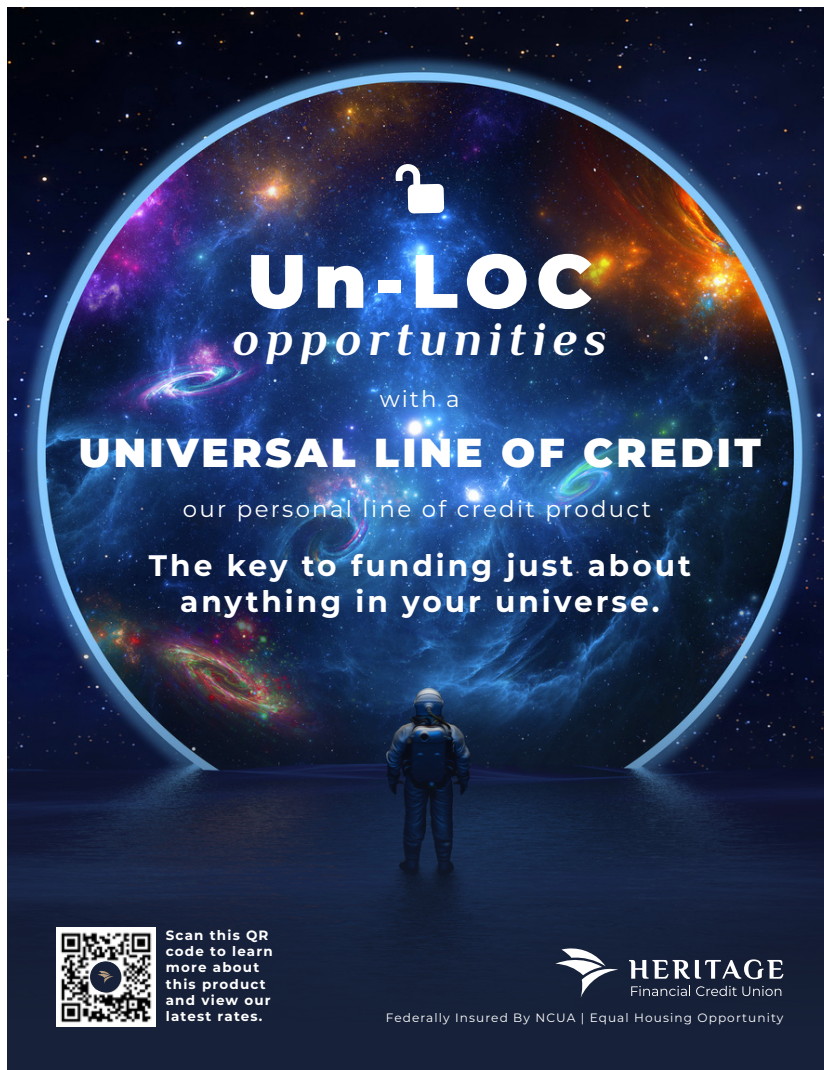



Tips for Using a Personal Loan


There are times in life when we need to cover costs that don't fit within our budget. The ideal solution is to save up for a big expense, but that's not always possible. When this happens, a personal loan may be your best option for boosting your spending while keeping your interest rate and repayments low.


If any of the following describe your situation, a personal loan may be right for you. When you're ready, stop by and see your local Heritage team. We'll answer your questions and help you get started.

- **Consolidating debt.** If you're struggling to pay off high-rate credit card balances, a common solution is to pay them off with a lower-rate personal loan. Then, you simply make one low monthly repayment rather than dealing with multiple debts.
- **Expanding your family.** There are endless upfront costs associated with a new baby, especially in situations where you need to move to a bigger home, cover large medical bills or pay expensive adoption fees.
- **Covering seasonal costs.** The holidays are often a time of financial stress. Gifts, food, travel and time off from work can all add up. Instead of turning to high-rate credit cards or department store cards, a personal loan could be a better budget booster.
- **Celebrating life events.** Anniversaries, vacations and weddings are all times that call for extra cash. Big milestones such as starting college are also popular reasons for members to seek out personal loans.
- **Managing unexpected emergencies.** Big medical bills. Vehicle repairs. A leaky roof. When life doesn't go as expected, it's comforting to know that financial support is nearby. The application and approval process for a personal loan is quick and easy to get you the cash you need.




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.

 Scan this QR code to learn more about this product and view our latest rates.

 **HERITAGE**
Financial Credit Union
Federally Insured By NCUA | Equal Housing Opportunity





BRANCH HOURS

Saturday Hours Effective 9.7.24: All HFCU Branches will be open and resume regular Saturday business hours of 9:00 A.M. – 2:00 P.M.

Weekday Hours Effective 9.9.24: Dingmans Ferry, Dolson, Goshen, Heritage Park, Montgomery, Corwin, South Plank, Pine Bush, and Washingtonville branches will have the following hours of (M-Th.) Lobbies: 8:30 A.M. – 4:00 P.M. and Drive-thru Access Only: 4:00 P.M. – 5:00 P.M. for monetary transactions. Central Valley, Matamoras, Rykowski, and New Paltz Main branches will continue their regular business hours of (M-Th.): 8:30 A.M. – 5:00 P.M. ALL HFCU branches will resume their regular lobby and business hours of Friday: 8:30 A.M. – 6:00 P.M.



CONNECT WITH US:

-  /heritagefinancialcu
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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)

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Associate Board Member

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Vice-Chairperson

Thomas Houston

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James Street

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Sonia Rodriguez

Secretary

Sandra Gerow

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William Wiseman, Jr.

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Shirley Andoh
Carolyn Evans

Need an ATM?

You have access to over 55,000 fee-free ATMs through the MoneyPass/Accel Network! Visit www.moneypass.com/atm-locator.html to find an ATM near you.



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