

Hudson River Community News

April 2010

A quarterly credit union publication for HRCCU members.

Your Life. Your Style.

Relax with an HRCCU Equity Loan

Consolidate debt & cut your monthly payments in half.

For example...

Credit Card Debt	\$11,900 @ 21% A.P.R.*	\$327/month
Home Repairs	\$7,500 @ 7.37% A.P.R.*	\$150/month
College Tuition	\$10,000 @ 8.25% A.P.R.*	\$123/month
	\$29,400	\$600/month

HRCCU Equity Loan: \$30,000@5.25% A.P.R.* = \$180/month**

A savings of \$420/month!

*A.P.R.=Annual Percentage Rate. A.P.R. listed herein includes up to 90% financing. Other A.P.R.s and terms available. HRCCU will pay closing costs (up to \$200 on title work); and member pays mandatory NYS mortgage tax and \$96 for review of property taxes which can be deducted from proceeds. Mortgage tax ranges from \$225 for \$30,000 loan up to \$2,225 for \$300,000 loan. NOTE: Mortgage tax varies slightly by county. **Example of HRCCU debt consolidation monthly payment on \$30,000 home equity loan at 5.25% A.P.R. = \$180/month represents a 300 month term. Home Equity balloons in 5 years to \$26,858.88. Offer herein available for eligible HRCCU members only; members must credit qualify. If first lien, member is responsible for updating title work. If second lien, existing title verification is required. Minimum amount borrowed is \$30,000, maximum \$300,000. Terms up to 30 years or 360 months. If your home equity loan is paid off within 36 months, all closing costs will be added to the loan payoff amount. If home equity balloon loans are paid off within 60 months, all closing costs will be added to the loan payoff amount. Closing costs estimate at \$300 up to \$717. Rates/terms subject to change without notice. NOTE: Home Equity financing may be tax deductible. Consult your tax professional about deductibility in your situation.

Smile Again

VISA® PLATINUM

Annual Percentage Rates (A.P.R.*) range as follows:

8.90%_{A.P.R.}, **9.90%**_{A.P.R.}, **12.90%**_{A.P.R.},
15.90%_{A.P.R.}, **18.00%**_{A.P.R.}

VISA® PLATINUM POINTS

Annual Percentage Rates (A.P.R.*) range as follows:

9.90%_{A.P.R.}, **10.90%**_{A.P.R.}, **13.90%**_{A.P.R.},
16.90%_{A.P.R.}, **19.00%**_{A.P.R.}

- No Fee for Balance Transfers! Save money by transferring balances from other high interest rate loans and/or credit cards.
- Same A.P.R.* for balance transfers, cash advances and purchases!
- No Annual Fee
- No Cash Advance Fee

Visit www.hrccu.org for more great details!

*A.P.R. = Annual Percentage Rate. Borrowers must credit qualify for the rate and higher spending limit to receive HRCCU's VISA® Platinum and VISA® Platinum Points credit cards. Rates may vary based on borrower's credit history. A credit report fee of \$5.00 may be charged. Be aware, that a fee may be imposed by (1.) an ATM operator not holding account(s) or (2.) any national, regional or local network used to complete your transaction. New York State residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling toll-free 1-800-522-3330. The minimum payment amount due is 2.75% of balance or \$15.00 whichever is greater. If you apply for another loan with HRCCU, your VISA® Platinum or VISA® Platinum Points A.P.R. may be raised or decreased upon your credit score at the time of the application. Your A.P.R. will be reviewed upon reissue date and your rate may decrease or increase based on your credit score. The credit union has the right to offset your shares for payment. The Non-Sufficient Funds Fee is \$25.00; 12 month Non-Usage Fee of \$25.00. Other terms and conditions apply. Rates and terms subject to change without notice.



Making Life Better

Great Escape Day Passes for Youth Members Available May 1st!

In lieu of the Annual Youth Member Day Picnic, HRCCU is giving all eligible youth members a complimentary ticket to The Great Escape & Splashwater Kingdom to use anytime during the 2010 season. Tickets will be available from May 1st - June 30th, at all HRCCU branches. Plus, youth members can redeem their ticket on the day of their visit for a reduced season pass price of \$39.99. **(Please Note: Limit one free park admission ticket per eligible youth account per year. Tickets will not be replaced if lost or stolen.)**

The following eligibility requirements must be met to obtain a FREE Great Escape Day Pass:

- Youth members ages 6 to 17 must have \$100 in their share savings account at the time they redeem their ticket.
- Youth members 3 to 5 years old must have \$50 in their share savings account at the time they redeem their ticket.
- Youth members ages 2 and younger are admitted free to The Great Escape, therefore they will not be eligible for a free ticket. However, they will receive a voucher for a complimentary souvenir photo to be taken when he/she visits The Great Escape.
- Parent/legal guardian may purchase a day pass at any HRCCU branch for \$26.00.

National Credit Union Youth Week April 19-24, 2010

When HRCCU youth members ages 17 and younger deposit \$10.00 or more into their HRCCU Share Savings account during the week of April 19-24, they will automatically be entered into a drawing to win a Nintendo® Wii, \$50 Visa® Gift Card or a \$30 Visa® Gift Card. Plus, they will be entered into the National Youth Savings Challenge. For more details, visit www.hrccu.org.



HRCCU's Youth Savings Programs

The Centsables® Club (ages 6 to 12) educates as it entertains, giving kids the knowledge and skills they need to make smart financial choices and sound life decisions throughout their lives while teaching positive values.

Plus, **Centsables® Club** members have access to a multi-platform website including games, puzzles, comic book series, financial education and more! There's a section for Moms and Dads too!



The Centsables® Club features six superhero friends who through their everyday adventures and examples, teach sound fiscal responsibility and positive behavior. When kids join the club, they will sharpen their money skills while they tickle their funny bones.

Plus, they will receive lots of cool prizes including:

- A personal Centsables® Club Share Savings Passbook
- A Centsables® Club Wallet
- Centsables® Stickers
- Quarterly Newsletters
- Access to the Centsables® interactive website featuring comic book series, fun activities, games and more
- Free gifts each time they make a deposit at an HRCCU branch and an entry into a quarterly prize drawing

PLUS, when you reach the following savings goals, you will win these great prizes!

Save \$100, you'll receive **ONE FREE ADMISSION TICKET** to The Great Escape & Splashwater Kingdom (see details to the left).

Save \$250, \$500, \$750, \$1,000 and subsequent increments of \$500 each thereafter and you can choose one of these great prizes:

- Centsables® Drawstring Backpack!
- Super Power Action Figure Toro-Nado!
- Super Power Action Figure Aquatique!
- Regal Cinema Movie Ticket!

NOTE: Savings balances prior to 1/1/10 are not applicable towards savings goals. New deposits made beginning 1/1/10 and thereafter will be applicable towards The Centsables® Club deposit goals for prize redemptions. Limit one prize awarded per branch visit. Prizes are subject to change. Visit our website www.hrccu.org to view current deposit goal prizes available. Member must present passbook at time of prize redemption to be stamped by an HRCCU Member Service Representative in order to receive prizes.

As a member of HRCCU's **Little Bucks Club** (ages 0 to 5), your child will learn early on the importance of savings. He/she will be rewarded for reaching savings goals while learning key savings principles. Here's how...

- Each time he/she makes a deposit in person into his/her HRCCU share savings account, he/she can pick a toy out of the Treasure Chest and will be automatically entered into a quarterly drawing for fun prizes!
- When **Little Bucks** members (ages 3-5) save \$50 in their HRCCU share savings account they'll receive **ONE FREE ADMISSION TICKET** to The Great Escape & Splashwater Kingdom (see details to the left).

Please Note: Since ages 2 and younger are admitted free to The Great Escape, they will not be eligible for a free ticket. However, they will receive a voucher for a complimentary souvenir photo to be taken when he/she visits The Great Escape. **Little Bucks** members must present their passbook to be date stamped by HRCCU staff at time of redemption for their complimentary Great Escape admission ticket.

- Access to fun and interactive games and education available online at Googolplex via www.hrccu.org.
- Complimentary **Little Bucks** piggy bank and passbook available at all HRCCU branches.



Little Bucks Club



It's Your Life.



Arrive in Style.

up to **.75% A.P.R.*** off

Qualify for an HRCCU new/used car, truck, motorcycle, RV, boat, ATV or camper loan and you may be eligible for up to .75% A.P.R.* off your approved loan rate based upon your relationship with HRCCU.

Refinanced loans from other lenders are eligible too!

New Vehicle Loans
48-month term - \$25,000+

Used Vehicle Loans
48-month term - \$15,001 - \$25,000

4.72%^{A.P.R.*}

4.92%^{A.P.R.*}

*A.P.R. = Annual Percentage Rate; rates/terms subject to change without notice. Other terms and conditions may apply. HRCCU reserves the right to alter or withdraw these products or certain features thereof without prior notification. Rates listed herein include the .75% maximum relationship loan discount based on the following member relationship with HRCCU: Deduct .25% for using HRCCU's share draft checking, VISA® Debit Card and Virtual Branch online banking program; deduct .25% for automatic loan payments or disability insurance; and .25% for using any other two HRCCU products and services excluding regular shares. Offer herein available for eligible HRCCU members only. Members must credit qualify and a credit report fee of \$5.00 may be charged upon application. Other rates and terms are available.

**Spring
it On!** Used Auto
Sales Event

Get Rates
As Low As

4.65%^{APR*}

And, we'll give you **Blue Book Trade-In Value**
on your vehicle **PLUS \$500!****

Upon used vehicle purchase from Enterprise Car Sales.



Call 518-654-9028 (option 1) to get pre-approved
by Hudson River Community Credit Union today!

March 1 - April 30, 2010



*A.P.R. = Annual Percentage Rate. Rate listed herein starts as low as 4.65% A.P.R. for loans \$15,001 to \$25,000 (as low as 4.47% for \$25,000 and above) for up to 60 months and includes HRCCU's maximum loan discount of 1.00% based on member's relationship with the credit union. To receive maximum loan discount on approved loan, member must have the following relationship with HRCCU and/or the vehicle must pass the HRCCU Evergreen Loan stipulations: An active checking account, VISA® Debit Card and Virtual Branch Internet Banking, automatic loan payments or disability insurance and any other two HRCCU products/services excluding regular shares. 100% Financing available including Tax, Title and License. Financing for qualified Hudson River Community Credit Union members only. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid 3/1/10 - 4/30/10 on Enterprise Car Sales vehicle purchased at the Clifton Park, NY location only. Not valid with any other offer. Rate/terms listed herein for 60 month term used vehicle loan is subject to change w/o notice. A \$5.00 credit report fee may be charged at time of loan application. Other terms and conditions may apply. **Trade-in values obtained from © 2010 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating, vehicle options, age, and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In Value is not available for your vehicle, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 3/1/10 - 4/30/10. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Rent-A-Car. All other trademarks are the property of their respective owners. © 2010 Enterprise Rent-A-Car.

Social Networks Become a Resource for ID Thieves

Facebook and MySpace information attractions for ID Thieves include:

- Names and photos of family members
- Where people attended high school and college
- Where they work; and a lot of other information

How do thieves get your information?

Criminals often fool victims and steal personal data by getting them to download a program (an outstanding offer that is too attractive to resist) that records their keystrokes. As social network websites are growing, criminals interest is also increasing.

How to protect yourself:

- Keep your social network accounts private, limited to your friends only.
- Watch carefully and don't click on links provided in messages unless you check them with a phone call first.
- Do scans on your computer on a regular basis using an updated anti-virus program.



Fighting Identity THEFT!

- Protect your Social Security number. Don't carry your Social Security card in your wallet or write it on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Never set up your computer system to remember your password. This feature although helpful, allows entry into your system.
- Account for all new checks in your checkbook when you receive them in the mail.
- Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, anti-virus software to protect your home computer; keep them up-to-date.
- Shred all important documents before putting them in the trash.
- Never use someone's computer to access any of your accounts that are set-up to require passwords or logins.



HRCCU to Award Four \$1,000 College Scholarships!

To apply for Hudson River Community Credit Union's 2010 College Scholarship Contest, applicants must be high school seniors and HRCCU members in good standing who are graduating in June and plan to attend an accredited college or university for the first time in Fall 2010.

Making Life Better Scholarship!

HRCCU will award one \$1,000 scholarship to a high school senior who has participated in 40+ hours of exemplary community service work in the last 12 months. Applicants must be high school seniors and HRCCU members in good standing who are graduating in June and plan to attend an accredited college or university for the first time in the fall of 2010.

Applications for both scholarships are available online at www.hrccu.org, at all HRCCU branches and from area high school guidance offices.

Please note that parents' HRCCU membership does not qualify student for eligibility in either scholarship contest-student must also be a member of HRCCU.

If you would like more information on either of the above scholarships, please contact Lauren Anderson at 518-654-9028 ext. 2433 or by emailing landerson@hrccu.org.

Deadline for all applications is April 23, 2010. HRCCU will announce scholarship winners in June.

It's an Animal Frenzy at HRCCU!

Hudson River Community Credit Union is raising funds for our 2010 *Care for Kids* Campaign. Come join our Animal Frenzy. These furry creatures are just \$3.00 each or two for \$5.00. All proceeds will benefit the pediatric programs at Glens Falls Hospital, Saratoga Care, Seton Health in Troy and Sunnyview Rehabilitation Hospital in Schenectady. Since *Care for Kids* began in 1998, credit unions from the southern chapter have donated a total of \$110,326 to benefit area pediatric programs.



Chocolate Bunnies to Benefit the Lions Eye Institute!

Need an Easter gift? Hudson River Community Credit Union (HRCCU) is raising funds for the Lions Eye Institute. Each bunny is \$4 and you can choose from white, milk or dark chocolate. Available at all HRCCU branches. Help us help our community.



to benefit the

Glens Falls Area Youth Center

and the

Cohoes Community Center's Youth Programs!

Friday, August 13th

Airway Meadows Golf Club, Gansevoort, NY

Fee: \$110/pp

Includes golf, lunch, barbeque dinner, beverages on the course, and prizes.

Attend barbeque dinner only: \$35/pp
Sponsorship opportunities available!

For more information or to register, contact Lauren Anderson at 518-743-0561 ext. 2433.

Deadline for registration 7/30.

Convenient 24-Hour Access...

- Audio Response System (518-654-7330) FREE!
- Virtual Branch Internet Banking & Bill Pay! FREE!
- LOAN EXPRESS (1-800-824-0700 and press 1)
- Drive-thru ATMs at Corinth and Glens Falls offices
- AllPoint ATM Surcharge-Free Network



MAIN OFFICE

312 Palmer Ave., Corinth, NY 12822
518-654-9028 ~ 1-800-824-0700
FAX: 518-654-7234 ~ Loan FAX: 518-654-6507

GLENS FALLS BRANCH: 160 Broad Street

HUDSON FALLS: 3762 Burgoyne Avenue

COHOES BRANCH: 35 Niver Street

TROY BRANCH: Seton Hall @ Seton Health,
1444 Massachusetts Ave., Suite 101

