

## Hudson River Community Credit Union's Board President Retires



Hudson River Community Credit Union (HRCCU) held a retirement party for Don Briner, former Board President, on June 30th at Mollie's Mason Jar, Hadley, NY. Don has served on the Board of Directors and Credit Committee for over 32 years. HRCCU employees, along with Don's family and friends, celebrated the evening by honoring him for his many years of service with the credit union.

Don Briner served on HRCCU's Credit Committee for 16 years and the board of directors for 19 years. In addition to volunteering as HRCCU's Board President, he previously served as Vice President. Don has been a credit union member since 1954 when HRCCU was first chartered by the employees of International Paper Company, Corinth, New York. In addition to volunteering at HRCCU, he has served as the President of the Corinth Little League since 1950. As President, his responsibilities include organizing 22 teams, soliciting sponsorships, fundraising, ordering uniforms, and operating the snack bar. Don also volunteers for the local chapter of the Great Strides National Walk for the benefit of the Cystic Fibrosis Foundation held annually at West Mountain Ski Resort, Queensbury, New York. He is an avid outdoorsman and enjoys hunting, fishing and camping in the Adirondacks and Lake Ontario region. Don and his wife, Janet, reside in Corinth, New York. *Thanks Don for your dedication and years of service to HRCCU and the community!*

## Mobile Money Keeps You In Control

Just when you thought banking couldn't be any easier now comes another innovation in convenience – Mobile Money.<sup>SM</sup> Now you can access your HRCCU accounts with any cell phone via text messaging or a mobile browser. You can receive alerts, view accounts, check to see if your direct deposit is in your account, pay bills or request a text message if your balance falls below a certain amount. Plus, much more!

**With Mobile Money<sup>SM</sup> your information is fully secure.**

With multiple layers of authentication, you'll never have to worry about the wrong people getting your information. A personal password and phone activation code keep your information safe. Mobile Money<sup>SM</sup> is available to anyone currently enrolled in HRCCU's Virtual Branch Service. To enroll, log onto Virtual Branch and select Mobile Banking which is located under the Self Service Tab in the Additional Services section. Not a Virtual Branch user, but interested in signing up? Visit [www.hrccu.org](http://www.hrccu.org) for more information and to enroll in both Virtual Branch and Mobile Money<sup>SM</sup> today!



## Jeans for Charity Raises Funds for The Cystic Fibrosis Foundation

Hudson River Community Credit Union's Lauren Anderson, Events Coordinator, (right) recently presented a check for \$449 to the Cystic Fibrosis Foundation's Special Events Coordinator Whitney Hill (left), as a result of the credit union's Jeans for Charity Program. On the first Friday of each month, credit union employees donate \$5 to wear jeans for the day and also accept donations from members visiting the branches for the benefit of a designated charity.

HRCCU's donation to the Cystic Fibrosis Foundation will be used to help funding for research to control and one day cure Cystic Fibrosis.

"We are proud to be recognized by the members of the Hudson River Community Credit Union as an organization working towards a cure." says Whitney Hill.

The Cystic Fibrosis Foundation is a nonprofit donor-supported organization that assures the development of the means to cure and control Cystic Fibrosis and to improve the quality of life for those with the disease. Cystic Fibrosis is a life-threatening genetic disease that targets certain organs in the body, particularly the lungs and pancreas. For more information, visit [www.cff.org](http://www.cff.org).



## 10 Lucky Members Receive 0% on a Consumer Loan for 12 months

Hudson River Community Credit Union (HRCCU) is proud to announce the 10 lucky credit union members who received 0% financing on their consumer loans for the first 12 months. The winners are Ronald C. Brooks; Nicole Chase; Thomas E. Cosey, Jr.; Channon M. Emigh; Bonnie A. Johnson; Timothy Keyser; Richard W. Purdy, Jr.; Royce V. Ross; Alice E. Ruotolo-Herald; and Susan Sweeter.

HRCCU held a loan promotion in April and May, giving its members the chance to be awarded interest free financing on their credit union loan for the first 12 months. Loan types ranged from a personal loan to any vehicle such as a car, truck, boat, motorcycle or RV. The winners were randomly chosen from the members who had applied and had received financing from HRCCU during the promotional period.

**Row 1:** (pictured left to right) Ronald C Brooks and Anne Bourdeau, HRCCU; Cindy Makarewicz, HRCCU and Alice E. Ruotolo-Herald; Missy Petteys, HRCCU and Channon Emigh. **Row 2:** (pictured left to right) Thomas E. Cosey, Jr. and April Schermerhorn, HRCCU; Fallon Beckwith, HRCCU and Richard W. Purdy, Jr.; Timothy Keyser and Cindy Makarewicz, HRCCU. **Row 3:** (pictured left to right) Pat Shannon, HRCCU and Nicole Chase; Royce Ross and Erika Williams, HRCCU; Susan Sweeter and Pat Shannon, HRCCU. **Absent:** Bonnie A. Johnson.



## Quarterly Youth Club Winners

As a member of our youth programs, your child will be rewarded for reaching savings goals while learning key savings principles. Each time he/she makes a deposit in person into his/her HRCCU share savings account and reaches the specified goal, he/she can receive a prize and be entered into the quarterly prize drawing. The Little Bucks Club rewards children ages 0 – 5 for reaching key savings goals while learning key savings principles. The Centsables® Club, for kids 6 – 12, educates as it entertains, giving kids the knowledge and skills they need to make smart financial choices. The prize for this quarter is a \$50 VISA® gift card. The quarterly winner for The Centsables® Club is Kendra Mason of Lake Luzerne. The quarterly winner for the Little Bucks Club is Jack Sullivan of Lake George. Congratulations Kendra and Jack!



to benefit the

**Glens Falls Area Youth Center,  
Cohoes Community Center and  
The YMCA of Saratoga - Corinth Branch  
Youth Programs!**

**Friday, August 13th**

Airway Meadows Golf Club, Gansevoort, NY  
Shotgun - 12:00 p.m. **Sharp**

**Fee: \$110/pp**

Includes golf, lunch, barbeque dinner,  
beverages on the course, goodie bag, 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.

## It's Your Life. Arrive in Style.

No Payments for 3 months!

**New Vehicle Loans**  
(\$25,000+)

**Used Vehicle Loans**  
\$15,001 - \$25,000

**4.72%** A.P.R.\*

**4.92%** A.P.R.\*

\*A.P.R. = Annual Percentage Rate. Offers listed herein are available for eligible HRCCU members for new/used vehicle, motorcycle, truck, van, RV, boat or camper loans approved 6/1/10 thru 8/31/10. Rates listed herein are 48 month term and include maximum loan discount of .75% 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 deduct .25% for using any other two HRCCU products and services excluding regular shares. First loan payment due 90 days from loan origination. Initial loan payment will reflect interest accrual from loan origination. Payroll deduction payments will start 60 days from loan origination in order to meet first payment requirement. Other rates/terms available. A credit report fee of \$5 may be charged. Other terms and conditions may apply. HRCCU reserves the right to alter or withdraw this offer or certain features thereof without prior notification. Rates listed herein effective as of 6/1/10.

**- HOLIDAY CLOSING -**

Labor Day

**Saturday, September 4 & Monday, September 6, 2010**

(cat.#36469-NB-08/-10)