

## VISA® - Your Holiday Shopping Partner!

Stressed over the holidays? Too many things to do? Make holiday shopping convenient and more enjoyable with a Visa® credit card from HRCCU. Our low rate card features:

- **NO** teaser rates
- Same low **FIXED** rates for purchases, balance transfers and cash advances
- **NO** balance transfer fee
- **NO** annual fee
- **NO** cash advance fee
- **NO** minimum finance charge
- 25-day grace period for purchases
- Easy online account management via the quick links section at [www.hrccu.org](http://www.hrccu.org)
- Accepted at millions of locations worldwide



Don't have an HRCCU Visa® credit card? Now is the time to apply! Simply call us at 518-654-9028 Option 1 or 1-800-824-0700 Option 1. **Apply online at [www.hrccu.org](http://www.hrccu.org).**

Everyone on your list wants something different and year after year you run around town from store to store buying gifts. This year make holiday shopping easier on yourself - give a Visa® gift card!



The VISA® gift card offers a no hassle gift selection and is perfect for every occasion!

- Holidays
- Birthdays
- Graduations
- Anniversaries
- Weddings
- Any gift giving occasion

Gift cards are a convenient alternative to using cash. Purchase your card at any HRCCU branch office.

## Want To Take A "Holiday" From Your Loan Payment?

With the return of winter comes the joy of holiday shopping, entertaining, traveling and more. Put some extra cash back in your wallet this holiday season with our holiday loan promotion. With a holiday loan from HRCCU you won't have to make any payments until February 2012!\*

To take advantage of this offer, simply call us at 1-800-824-0700 Option 1, 518-654-9028 Option 1, or stop by any of our conveniently located offices. **Apply online at [www.hrccu.org](http://www.hrccu.org).**

Apply for a loan today and enjoy the extra cash for the things you love!



\*Offer available for eligible HRCCU members ages 18+. Holiday loans are subject to credit approval and a \$5.00 credit report fee may be charged. Rates/terms subject to change. Offer available for personal loans approved October 1 through December 23, 2011. All payroll payments will begin 1/1/12. Terms up to 12 months. HRCCU reserves the right to alter or withdraw certain features thereof without prior notification. Other terms and conditions may apply. Other rates and terms available.

## Holiday Closings

Saturday, December 24th and Monday, December 26th all offices will be closed.

Monday, January 2 all offices will be closed.



Happy Holidays to you and your family.

## Your Life. Your Style. Your Home Loan Financial Partner.

# 2.75%

A.P.R.\*

With our flexible rates and repayment terms you can save thousands of dollars by financing large purchases using the equity you've built in your home. Use our low-rate loans to:

- Refinance higher rate debt
- Make home improvements
- Pay for higher education
- Go on a long awaited vacation
- Purchase property



\*A.P.R. = Annual Percentage Rate. A.P.R. listed herein is applicable on a 5/5 adjustable rate mortgage (ARM) loan to value (LTV) less than 50% with HRCCU in first position as lien holder and assumes applicant has a credit score of 730+. Eligible members must credit qualify and have automatic payments made from an HRCCU share draft checking account. Checking account must remain active otherwise HRCCU may increase the A.P.R. by .25%. Annual percentage rate is fixed for 5 years and reprices every five years thereafter. The A.P.R. cannot increase more than 2% per 5-year adjustment period and not more than 6% over the initial A.P.R. during the life of the loan. Other A.P.R.s and terms available. Rates/terms subject to change without notice. This loan offer is available on new home loans or existing HRCCU home loans when \$10,000+ is added to the existing loan balance. HRCCU will pay a portion of closing costs and member will be responsible for any fees over this amount that are not paid by HRCCU. Mortgage tax varies slightly by county but could be estimated at \$10 for every \$1,000 borrowed. Additional fees, including but not limited to: appraisal; recording; attorney; title; etc. will vary depending on loan amount and type. Member may qualify for a one time rate relock prior to the expiration of the initial term for a fee of \$500. The relock rate will be the prevailing HRCCU A.P.R. that member qualifies for at time of relock. The minimum loan amount available is \$50,000 and maximum \$417,000. If your home loan is paid off within 60 months, all closing costs paid by HRCCU will be added to the loan payoff amount. Closing costs you may be required to repay are estimated at \$2,500 for a \$50,000 loan up to \$8,000 for a \$417,000 loan. NOTE: Home loan financing may be tax deductible. Consult your tax professional about deductibility in your situation.

### 19 Month Share Certificate Special

Includes Share and IRA Certificates

# 1.10%

A.P.Y.\*

Existing Members  
(Joined before 9/01/11)

# 1.00%

A.P.Y.\*

New Members  
(Joined after 9/01/11)

\*A.P.Y. = Annual Percentage Yield. Rates/terms subject to change without notice. Offers available for eligible HRCCU members only. Minimum deposit of \$500 is required. Other certificate rates/terms available. The special applies to Share and IRA Share Certificates. Dividends on certificates compounded /credited quarterly and at maturity. HRCCU may impose a penalty if funds are withdrawn before maturity date. The penalty will equal up to 90 days of dividends on your deposit of 1 year or less and up to 180 days of dividends for deposits of up to 5 years. Certificates will auto renew at maturity for 18 month term. You will have a grace period of 10 business days after the maturity date to withdraw the funds in the account without being penalized. No interest will be paid after maturity. Existing member rate requires an active checking account, having 5 or more transactions conducted during the last 30 days.

### 2012 Scholarship Available

Hudson River Community Credit Union is offering college-bound high school seniors the opportunity to compete for statewide college scholarships. Students can take advantage of this opportunity by completing three simple steps:

1. Stop in any HRCCU branch to request a scholarship form or download one from our website: [www.hrccu.org](http://www.hrccu.org).
2. Complete the application form, write an essay and obtain the required transcripts, along with the signature of a parent/guardian.
3. Return the completed form to HRCCU no later than January 20, 2012.



There is no fee for submitting an application but applicants must be:

- members of HRCCU
- college-bound high school seniors at the time of application
- attending either a two or four year accredited educational institution for the first time in the fall of 2012.

For more information visit our website or contact Christine at 518-743-0561 x 2431 or [csomers@hrccu.org](mailto:csomers@hrccu.org).

### US Savings Bonds are Going Paperless!

Paper savings bonds will not be sold through financial institutions or mail order after December 31, 2011. You can buy and manage electronic savings bonds safely online, 24/7, through TreasuryDirect at [www.treasurydirect.gov](http://www.treasurydirect.gov).

### Need a New Ride in the New Year?

#### New/Used Auto and Motorcycle Loans

(Model Years 2009-2012)

# 2.75%

A.P.R.\*

#### New/Used Auto and Motorcycle Loans

(Model Years 2005-2008)

# 3.25%

A.P.R.\*



Call 518-654-9028 Option 1 or 1-800-824-0700 Option 1 to get pre-approved for an HRCCU auto loan!

Apply online at [www.hrccu.org](http://www.hrccu.org)!

\*A.P.R. = Annual Percentage Rate. Offers listed herein are available for qualified HRCCU members only for approved new/used auto and motorcycle loans effective as of 9/19/11. Rates listed herein are for up to 60 month term loans for autos and motorcycles model years 2009 through 2012 and for 2005 through 2008 respectively, \$3,000 minimum amount financed and include .25% APR discount for having automatic loan payments from an HRCCU account. Member must credit qualify. Rates listed are for a credit score of 730+. Other rates and terms available. A credit report fee of \$5.00 may be charged. Other terms and conditions may apply. Offers/terms listed herein subject to change without notice. HRCCU reserves the right to alter or withdraw this offer or certain features thereof without prior notification.

### Contact Us

Main office: 312 Palmer Ave., Corinth, NY 12822  
Branches: 35 Niver St., Cohoes, NY 12047  
160 Broad St., Glens Falls, NY 12801  
3762 Burgoyne Ave., Hudson Falls, NY 12839  
40 Leversee Rd., Troy, NY 12182

1-800-824-0700 ~ 518-654-9028  
[www.hrccu.org](http://www.hrccu.org) ~ [info@hrccu.org](mailto:info@hrccu.org)



Temporary Full Insurance coverage  
of noninterest-bearing transaction  
accounts

(cat.#36469-NB-12/11)