

## New Cohoes Branch Opens on February 4, 2010!

As part of the Grand Opening celebration, the following special offers will be available for members at the Cohoes branch only:

**Kids Join Now - Get \$5.00, PLUS a chance to win a \$250 VISA® Gift Card** - Open a Youth Account at our Cohoes Branch during the promotion period and we will double your initial \$5.00 deposit - for new youth members enrolled at our Cohoes Branch only (ages 17 & under). Plus, you'll automatically be entered into a \$250 VISA Gift Card Giveaway! Winner will be announced on March 1, 2010.

**Open a Checking Account with Direct Deposit - Get a \$50 Gas Card\***  
Offer available February 4 - 27, 2010 at the new Cohoes branch only!

**\$1,000 Money Machine Giveaway!** Members visiting our Cohoes branch can enter our Money Machine Giveaway. Six lucky members will be selected in advance to step inside the Money Machine on Monday, March 1, and grab up to \$1,000 in cash!

**Double Your Donation!** HRCCU will conduct a Matching Gift Program to benefit the Cohoes Human Services Department & Youth Bureau and the Cohoes Community Center. From February 4 - 27, 2010, HRCCU will match total donations received up to \$2,500 to benefit these organizations.

\*Available for eligible HRCCU members only. Limit one \$50 Gas Card per checking account with direct deposit opened. If checking account and/or direct deposit are closed within 3 months from opening the account, then the value of the \$50 Gas Card will be deducted from member's account or member will be invoiced for the full amount. The value of the gift card will be reported on Form 1099-INT. Offer available only at HRCCU's Cohoes branch. Offers listed herein subject to change without notice and cannot be combined with any other offer.

## 56th Annual Meeting Luncheon

Sunday, April 11th, 2010  
Hall of Springs, Saratoga Springs, NY  
1:00 p.m. - 4:00 p.m.

**Tickets on sale at all branches  
beginning March 1, 2010**

\$15 - Adult Member  
\$5 - Prime Plus Member  
\$25 - Adult Non-Member

Limit one non-member guest per member

## Credit Union Closings

Tuesday, February 9, 2010  
All offices will close at 2:00 p.m.  
for staff training.

Saturday, February 13th &  
Monday, February 15th  
In observance of Presidents' Day

## Education Workshops

Members are invited to attend the following education workshops in March. Seating is limited. Pre-registration is required by calling the credit union at 518-743-0561 ext. 2433 or via email at landerson@hrccu.org. Education Workshops are being offered free of charge unless otherwise indicated in the course descriptions below.

### Wednesday, March 10th – Budgeting & Surviving a Money Crunch, 6:00 p.m. – 8:00 p.m.

*Presenter: Emily Wright, Consumer Credit Counseling Service (CCCS) of the Capital Region & Hudson Valley*  
Workshop will be held in HRCCU's 2nd Floor Training Room, 160 Broad St., Glens Falls, NY.  
FREE to HRCCU Members. Non-member fee: \$5.00/person.

Budgeting - Learn the ABCs of managing your money and how to develop a spending/savings plan that will work for you. Surviving a Money Crunch - Learn how to prioritize your obligations and gain control of a financial crisis such as a loss of income or a major unexpected expense.

### Tuesday, March 16th – Save Energy, Save Dollars\*, 6:00 p.m. – 8:00 p.m.

*Presenter: Linda Law-Saunders, Cornell Cooperative Extension – Washington County*

Workshop will be held in the Cornell Cooperative Extension Annex 2 Building, 415 Lower Main Street, Hudson Falls, NY.

Learn about low-cost and no-cost ways to save energy and reduce your energy bills. Also learn about programs that can help you afford energy-efficiency improvements with subsidies, low-interest loans, or free services to qualifying households. Participants receive a kit of energy saving items.

### Tuesday, March 23rd – Making Ends Meet\*, 6:00 p.m. – 8:00 p.m.

*Presenter: Linda Law-Saunders, Cornell Cooperative Extension – Washington County*

Workshop will be held in the Cornell Cooperative Extension Annex 2 Building, 415 Lower Main Street, Hudson Falls, NY.

This workshop provides an overview of the process for developing and using a household spending plan and will explore ways to maximize resources and reduce energy use. Also, participants will receive a free money management kit.

### Tuesday, March 30th – Exploring Credit/Debt Management Issues\*, 6:00 p.m. – 8:00 p.m.

*Presenter: Linda Law-Saunders, Cornell Cooperative Extension – Washington County*

Workshop will be held in the Cornell Cooperative Extension Annex 2 Building, 415 Lower Main Street, Hudson Falls, NY.

This workshop provides information on selecting and using credit wisely, strategies for paying down debt, obtaining and reviewing a credit report, and understanding a credit score. Participants will receive free credit management tools.

*\*These workshops, conducted by Cornell Cooperative Extension as part of the EmPower New York Program, are now a component of the HeatSmart NY initiative. HeatSmart NY workshops are sponsored by the New York State Energy Research and Development Authority (NYSERDA).*

