

## Great Vehicle Loans. Great Rates!

### New/Used Auto and Motorcycle Loans (Model Years 2009-2011)

36 Month Term

# 3.00%

A.P.R.\*



### New/Used Auto and Motorcycle Loans (Model Years 2005-2008)

36 Month Term

# 4.00%

A.P.R.\*

Save hundreds of dollars!

Refinance your higher rate auto and motorcycle loans from other institutions!

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 new/used auto and motorcycle loans approved as of 4/1/2011. Rates listed herein are for 36 month term loans for autos and motorcycles model years 2009 through 2011 and 2005 through 2008 respectively, \$3,000 minimum amount financed and include .25% A.P.R. discount for having automatic loan payments from an HRCCU account. 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.

## FREE Financial Education Workshops

Members are invited to attend the following education workshops in May. Seating is limited. Pre-registration is required by calling the credit union at 518-743-0561 ext. 2433. When pre-registering, please indicate which session you are registering for.

### Save Energy, Save Dollars\*

Explore the many ways to reduce your energy bills through no-cost/low-cost energy actions. Choose ideas that work for your family and find out how much they will save you. FREE energy saving items will be provided.

**Tues., May 3rd – 6:00 p.m. – 8:00 p.m. - Cornell Cooperative Extension, Hudson Falls**

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

**Location:** Washington County Annex II Building, 415 Lower Main Street, Hudson Falls (Route 4 - next to the Cooperative Extension/Public Health Offices, in the WIC Building)

### Making Ends Meet\*

Learn techniques and tools that will help you enhance your financial situation. Find out about community resources that may assist you in reaching your financial goals. FREE money management tools will be provided.

**Tues., May 10th – 6:00 p.m. – 8:00 p.m. - Cornell Cooperative Extension, Hudson Falls**

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

**Location:** Washington County Annex I Building, 415 Lower Main Street, Hudson Falls (Route 4 - next to the Cooperative Extension/Public Health Offices, in the WIC Building)

### Exploring Credit/Debt Management Issues\*

Discuss strategies for using credit wisely, paying down debt, improving your credit score and much more. FREE money management tools will be provided.

**Tues., May 17th – 6:00 p.m. – 8:00 p.m. - Cornell Cooperative Extension, Hudson Falls**

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

**Location:** Washington County Annex II Building, 415 Lower Main Street, Hudson Falls (Route 4 - next to the Cooperative Extension/Public Health Offices, in the WIC Building)

**THESE WORKSHOPS ARE FREE AND OPEN TO THE PUBLIC!**

\*EmPower New York workshops are sponsored by the New York State Energy Research and Development Authority (NYSERDA) and developed by Cornell Cooperative Extension and NYSERDA.



## HRCCU eStatements Are Now Available Through Virtual Branch

There are two ways to access your eStatements from Virtual Branch:

1. Once you log onto your Virtual Branch account, you can **click on the blue eStatement banner**. This is located to the right hand side of the overview page.

OR

2. **Click on the Self Service tab** and under **Additional Services**, click on eStatements.

From either of these locations you will be brought to a screen that states **"Enrolling in Electronic Statements"**. Click on **Sign Up**.

If you currently have eStatements you will be taken to the next screen that states "eStatements".

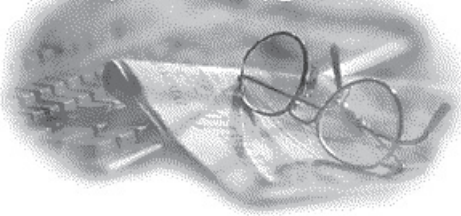
If you have multiple accounts linked to your Virtual Branch, you will be prompted for which account you wish to view. You will be redirected to your eStatements for viewing.

If you currently do not have eStatements, you will be prompted to sign up. Once you are registered and are approved, you will be taken to a screen allowing you to choose the account(s) that you wish to view. If you have different accounts linked to your Virtual Branch, you will be redirected to your eStatements for viewing.

If you don't have Virtual Branch and are interested in signing up, go to [www.hrccu.org](http://www.hrccu.org), click on the Virtual Branch tab at the top of the page and sign up today!

Viewing your accounts has never been easier!

Virtual Branch  
anytime, anyplace



## As Of June 1st, HRCCU Will No Longer Offer Money Orders

In lieu of Money Orders, you may request an HRCCU Cashier's Check that carries the same \$2.00 issuance fee. Please note: when purchasing a Cashier's Check you must know who the check is made payable to.

## Holiday Closings

All HRCCU offices will be closed for  
Memorial Day  
Sat., May 28th & Mon., May 30th



All proceeds will benefit the  
Glens Falls Area Youth Center,  
the Greenwich Youth Center,  
the Boys & Girls Club of Troy  
and Youth Programs at the  
Cohoes Community Center and  
the Saratoga Regional YMCA -  
Corinth Branch.

## Friday, August 5, 2011

Airway Meadows Golf Club, Gansevoort, NY

Fee: \$110/pp

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

To attend the barbeque dinner only: \$35/pp.  
Sponsorship opportunities are available!

For more information or to register, contact Lauren Anderson at  
518-743-0561 ext. 2433. **Deadline for registration 7/22.**

## Fixed-Rate Peace-of-Mind!

Year  
**5**

as low as

**2.75%** A.P.R.\*

Rate adjusts every 5 years!

### Refinance Your First Mortgage with a 5/5 Adjustable Rate Mortgage (ARM) from HRCCU!

With HRCCU's low rate guarantee, you can:

- Save money - refinance your 1st and 2nd mortgages into one low rate home loan!
- Use the equity in your home to tackle home improvement projects and consolidate higher interest rate debt!
- Make budgeting easier - weekly payments are available!

\*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) of 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 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 the closing costs and member will be responsible for any fees over the amount 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 is \$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. Rates effective 12/20/10.

