

Hudson River Community Credit Union Golf Classic Generates \$18,000 to benefit the Glens Falls Area Youth Center



Hudson River Community Credit Union's (HRCCU) Third Annual Glens Falls Area Youth Center Golf Classic held in August at the Kingswood Golf Club, Hudson Falls, New York, raised a grand total of \$18,102 to benefit the Youth Center. HRCCU raised \$16,102 as a result of the Golf Classic and Enterprise Rent-A-Car Foundation donated \$2,000 to the Youth Center at the event. HRCCU conducted a check presentation on Thursday, September 24th at the Youth Center, 60 Montcalm Street, Glens Falls, NY. The funds will be used to provide meals for the teens who visit the Youth Center. The Glens Falls Area Youth Center prepares 250 meals a week and feeds over 12,000 youth each year. The Center is the only teen drop-in facility for disadvantaged youth of its kind in the area and is open year round. All programs are offered free of charge.

Participants for the check presentation included (L-R): Susan Commanda, CEO, HRCCU; Matt Congdon, Director; Glens Falls Area Youth Center; Stan Rummel and Gerry Connelly, Board of Directors, Glens Falls Area Youth Center.



Online Live Chat

As a benefit of our Virtual Branch service, HRCCU is now offering Online Live Chat to its members. Once you have signed into your Virtual Branch account, you may speak with one of our Financial Service Representatives. They can answer any question you may have regarding your account or any technical issues you may be experiencing. Online Live Chat is available Monday thru Wednesday, 8:00 a.m. to 5:00 p.m., Thursday & Friday, 8:00 a.m. to 6:00 p.m., and Saturday, 9:00 a.m. to 1:00 p.m.

Holiday Loan Skip-a-Pay

Need extra cash for the holidays? Consider a HRCCU Holiday Loan **AND** your first loan payment won't be due until **February 1, 2010!** Plus deduct .25% from your approved loan rate for automatic loan payments!

For rates/terms or to apply, speak to any of our Financial Services Reps at 518-654-9028, via **LOAN EXPRESS 1-800-824-0700 opt. #1**, or in person at any of our branches. Apply 24/7 online at **www.hrccu.org!**

Offer available only for eligible HRCCU members age 18+. Holiday loans are subject to credit approval and a \$5.00 credit report fee may be charged. Offer available for Personal Loans approved from October 1st through December 24, 2010. The first loan payment will reflect interest accrual from loan origination. All payroll payments will begin 1/1/10. Terms up to 12 months. HRCCU reserves the right to alter or withdraw offer or certain features thereof without prior notification. Other terms and conditions may apply; other rates and terms available.



Another 5-Star Rating!

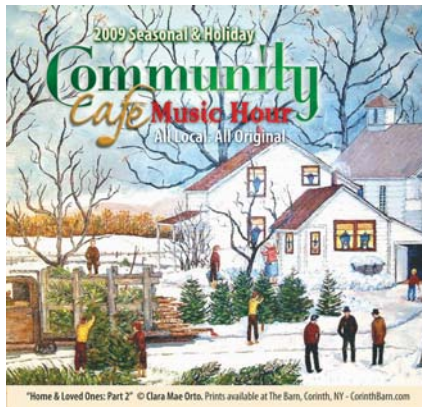
BauerFinancial, Inc. of Coral Gables, FL, the nation's leading independent credit union rating and research firm, is proud to announce that Hudson River Community Credit Union (HRCCU) has once again achieved its highest 5-Star rating. The 5-Star rating is based on the overall financial picture of the institution and indicates that HRCCU is one of the strongest credit unions in the nation. This quarter represents the 59th consecutive quarter that HRCCU has earned this highest honor; only 14% of the nation's credit unions can claim this distinction.



"There's an old adage that says no press is bad press, but if you've seen the banking news over the past year or two, you know this isn't always true," noted Karen L. Dorway, president of BauerFinancial. "That's why

it's so important today to share some good news, and HRCCU makes it easy. HRCCU is a model credit union. You should be proud to call it Your Credit Union."

Support Our 2009 Credit Unions Care for Kids Campaign



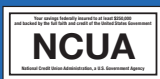
Local musicians from the Community Café Music Hour have come together and donated a Community CD for the Holiday Season. This CD will be sold in all HRCCU branches during the Holiday Season for \$8 and the proceeds will benefit the 2009 Credit Union Care for Kids Program. All proceeds will benefit the pediatric programs at Glens Falls Hospital, Saratoga Care,

Seton Health in Troy, and Sunnyview Rehabilitation Hospital in Schenectady. Special thanks to Folk Artist Clara Mae Orto for donating the artwork for the CD cover titled "Home and Loved Ones: Part 2" and the following musicians who contributed their music to benefit this worthy cause:

- Tequila Mocking Birds
- Chris Shaw
- Roy Hurd
- Mallory O'Donnell/Bob Warren
- Mary Ellen Barlow
- Allan Dunham & Elizabeth Winge
- Peter Burall
- Bridget Ball
- Gwen Tracy
- Sara Milonovich
- Chris Lee & The KGB
- John & Orion Kribs
- Craig Vance

Convenient 24-Hour Access...

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



Check Out The Benefit of Our Low Rate VISA® Credit Cards



VISA® Platinum No Annual Fee!

- Up to \$25,000 Spending Limit
- Free Balance Transfers from Other Financial Institutions
- No Application Fee
- 25-Day Interest-Free Grace Period on Purchases
- Average daily balance method of computing balances for purchases and cash advances
- 24-Hour Access to Account Information
- Cash Advances Worldwide
- Zero Liability
- \$150,000 Travel Accident Insurance
- Falcon Fraud Protection

VISA® Platinum Points

All the benefits of the VISA® Platinum PLUS...

- ScoreCard Bonus Points redeemable for travel & gift rewards
- \$1 million Travel/Accident Insurance
- Concierge Service
- 24/7 Member Service

APR/terms listed herein accurate as of 7/1/09. Annual Percentage Rates range from 8.90% A.P.R. up to 19.90% A.P.R. Overlimit fee/late fee \$21; credit report fee \$5; nonsufficient funds fee \$21; 12 month non-usage fee \$25; minimum payment amount 2.75% of balance or \$15 - whichever is greater. If a member is late with payments twice w.i. a 6 month period, then their APR may increase to a max of 18%. Contact HRCCU at 1-800-824-0700 or in writing to verify current rates/fees/terms or for additional information.

HOLIDAY CLOSINGS

Wed., Nov. 11th

in observance of Veterans' Day!

Thurs., Fri & Sat., Nov. 26th, 27th & 28th
in observance of the Thanksgiving Holiday.

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 St, Glens Falls

COHOES BRANCH: 98 Niver Street

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