

Your Life. Your Style. Your Financial Partner for Home Loans!

With a home loan from HRCCU, the possibilities are endless.

- Save money - refinance your 1st & 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!
- Online or in person, applying is easy.

Rates as low as

2.75% APR*

*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.

Need a New Car?

New/Used Auto and Motorcycle Loans

(Model Years 2009-2012)
Up to 60 Month Term

2.75%

A.P.R.*



New/Used Auto and Motorcycle Loans

(Model Years 2005-2008)
Up to 60 Month Term

3.25%

A.P.R.*

Save hundreds of dollars!

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

Other rates and terms are also available!

Apply online at 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 9/19/11. Rates listed herein are for up to 60 month term loans for autos and motorcycles model years 2009 - 2012 and for 2005 - 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.

Holiday Loan Skip-A-Pay

Need extra cash for the holidays?
Consider a personal loan from HRCCU!

No Payments Until February!*



For current rates/terms or to apply, speak to any HRCCU Financial Services Representative or call 518-654-9028 Option #1 or 1-800-824-0700 Option #1.

You can even apply online at www.hrccu.org!

*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. Offer available for personal loans approved October 1 - December 23, 2011. All payroll payments will begin on 1/1/12. HRCCU reserves the right to alter or withdraw certain features thereof without prior notification. Other terms and conditions may apply. A variety of rates and terms available.

Holiday Closings

Friday, November 11th
In Observance of Veteran's Day!

Thursday, November 24 & Friday, November 25
In Observance of Thanksgiving!

New Visa® Debit Cards Issued

HRCCU is constantly striving to offer the best financial products and services with the best overall value to our members. In October we changed the company who processes our VISA® debit cards. New cards were mailed the week of October 17. As of November 1st, you are able to activate your new card. Instructions for activation were enclosed with the new card. **Please note:** The 16 digit account number located on the front of the card as well as your Personal Identification Number (PIN) will remain the same as your existing card, but the card expiration date and the 3 digit security code (located next to the signature line on the back of the card) will be changing. If you have used your HRCCU VISA® debit card to set up automatic payments for bills and other items, we recommend contacting those companies as soon as possible to supply them with the new information so that there is no interruption in the payments for these items and services. Should you have any questions, please call 518-654-9028 Option 0 or toll-free at 1-800-824-0700 Option 0.

College Scholarships Available

Hudson River Community Credit Union is offering college-bound high school seniors the opportunity to compete for statewide college scholarships. Scholarships will be awarded in the amounts of \$1,000 and \$500 and may be used at a two or four year accredited educational institution.

To apply:

1. Stop by any HRCCU branch and request a scholarship application or download one from www.hrccu.org. All scholarship applicants are required to be members of a participating New York credit union.
2. Complete the application form, write an essay and obtain the required transcripts, along with the signature of a parent or guardian.
3. **Return the completed form to HRCCU, Attn: Christine 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 the application and attending either a two or four year accredited educational institution for the first time in the fall of 2012.

In early spring, applications will be judged against other submissions statewide. Winners will be announced in April. For more information about this scholarship program, contact Christine at our office by calling 518-743-0561 x 2431.



Groundbreaking Ceremony for New Operations Center



L to R: Harold Jones, Director; Don Briner, Past President/Associate Director; Carol Ann Pacco-Long, Treasurer, Board of Directors; Margaret Foote, Director; Margaret Rabida, Director; Charles Pasquarell III, Vice President, Board of Directors; Sue Commanda, CEO, HRCCU; Stuart Field, President, Board of Directors; Gary Grady, Supervisory Committee.

HRCCU held a Groundbreaking Ceremony for their new Operations Center on Wednesday, September 28, 2011 at the site located on the grounds of the International Paper Company plant, 5th Avenue, Corinth, NY. The \$3 million, two-story, 16,700 square foot Operations Center will be built on a 10 acre portion of the existing International Paper Company property.

3tarchitects, a progressive design and architecture firm located in downtown Albany, NY, was chosen to design the building. 3t focuses on creating designs that resonate with their clients, are community focused, and are sensitive to the environment. Their diverse portfolio showcases the team's abounding talent, sophistication, creativity, knowledge and experience in the industry.

F.H. Alexander, Inc. of Ballston Lake, NY has been selected as the general contractor for the project based on their experience and reputation as well as their commitment to tap local market resources. The new building will house most of HRCCU's operational staff. Construction will begin in the fall of 2011 with completion of the building slated for the fall of 2012.

Run for the ROC 2011



(L-R) Susan Commanda, CEO, HRCCU and Lauren Anderson, HR Assistant, HRCCU are pictured holding the award HRCCU won for Largest Percent of Participation in the Run for the ROC.

Hudson River Community Credit Union (HRCCU) participated in the GRENO Industries, Inc. Run for the ROC to benefit the patients and programs of the Mollie Wilmot Radiation Oncology Center at Saratoga Hospital. The annual event was held on Sunday, October 2, at the Saratoga Race Course, Saratoga Springs, NY. There were over 700 participants and over \$25,000 was raised. Each participant completed the 5K run/walk and shared in the festivities of the day.

U.S. 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.

Access Your Visa® Credit Card Account Online

Access your HRCCU Visa® credit card history or pay your bill online through the link located on Virtual Branch or by using the link provided under the quick links section of our website - www.hrccu.org.



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