

Hudson River Community Credit Union's Golf Classic Raises Over \$26,000 to Benefit Regional Youth Programs

Hudson River Community Credit Union's (HRCCU) Fifth Annual Golf Classic was held on Friday, August 5th, at Airway Meadows Golf Club, Gansevoort, New York. The event raised \$19,064 to benefit youth programs at the Glens Falls Area Youth Center, the Greenwich Youth Center, the Troy Boys & Girls Club and youth programs at the Cohoes Community Center and the Saratoga Regional YMCA - Corinth Branch. In addition, Enterprise Rent-A-Car Foundation presented five \$1,500 checks at the event to each of the beneficiaries raising the total amount raised to \$26,564.00.

The funds from this year's event will be used as follows: To provide meals for the teens who visit the Glens Falls Area Youth Center; for the Cohoes Community Center to support an enhancement program for youth, ages 5 - 11, that enriches children's lives by keeping them physically active and exposes them to basic cooking and healthy eating habits; for Greenwich Youth Center to purchase equipment for the Center's new radio station including a sound system and music equipment; for the Troy Boys & Girls Club's operating expenses which may include scholarships, camp fees, membership fees and program supplies; and for the Saratoga Regional YMCA - Corinth branch to help expand their Aerobics Studio and Fitness Area, allowing for additional participants in their Youth Karate ages 5 & up and their Teen Fit Programs for ages 10 - 17.

Special thanks to the major sponsors of the Golf Classic: Enterprise Car Sales, Premier Sponsor and Hole-in-One Sponsor; B.G. Lenders Services, LLC, BBQ Sponsor; 3tarchitects, Fairway Sponsor; Hudson River Community Credit Union, Beverage Cart Sponsor; Time Warner Cable Business Class and Fiserv, Golfer Gift Sponsors; Bay Street Abstract Corp., Lunch Sponsor; Macdonald Page & Co., LLC, Longest Drive Sponsor; and CUNA Mutual Group, Closest to the Pin Sponsor.



HRCCU CEO Sue Commanda poses with the first place team. L to R: Sue Commanda; Harold McKinney, Board of Directors, Glens Falls Area Youth Center; Hondo Hoover, Sally Reams and Al Washer, Board of Directors, Glens Falls Area Youth Center.

Thanks also to the following hole and cart sponsors: Adirondack Ad Specialties; Batease Excavating, Inc.; Bartlett, Pontiff, Stewart & Rhodes, PC; Bollan, Sheedy, Torani & Co., LLC, CPAs; Cohoes Community Center; C.R. Bard; CU Direct Corporation; Callanan Industries, Inc.; Capital Region Living Magazine; Digital Mailer; Empire Appraisals Network; Fuccillo Ford of East Greenbush; McMahon & Coseo, P.C.; MoneySaver; National Income Life; North Country Janitorial, Inc.; North Country Property Management; Overton, Russell, Doerr & Donovan, LLP.; Rowlands Barranca Agency, Inc.; Rt. 9 Auto World; The Centsables®; The King Group - Morgan Stanley Smith Barney and The Post Star.

In addition, generous donations and prizes were received from the Adirondack Phantoms; Affinion Benefits Group; Airway Meadows Golf Club; Biscuits Bakery; Bradford Renaissance Portraits; BVS; Century House; Dick's Sporting Goods; Dunkin Donuts; East End Eatery; Fort William Henry; Galway Golf Club; Henderson's Bar & Grill; Hilton Garden Inn - Troy; Holiday Inn Saratoga; Manchester Newspapers; Marriott Residence Inn of Saratoga; MicroKnowledge; Milk & Honey; North Country Pest Control; Price Chopper; Queensbury Hotel; Raddon Financial Group; Red Lobster; Rock Hill Bakehouse; Samantha's Pantry; Saratoga Coffee Service; Sweet Basil; The Snowman; Time Warner Cable Media Sales; Top of the World Golf Club; Troy Boys & Girls Club; Tubby Tubes Co.; Uncorked and Water Safari. Special thanks to G & S Printing for donating this years banners and hole signs.

Preparation is already being made for next years 6th Annual HRCCU Golf Classic! Watch for details in future newsletters.



Checks were awarded to beneficiaries from the youth organizations. L to R: Jim Letts, CEO, Saratoga Regional YMCA; Sharon Smith, Executive Director, Troy Boys & Girls Club; Mike Kopp, Enterprise Car Sales; Mark Griffin, Vice President Board of Directors, Glens Falls Area Youth Center; Maureen Kinsella, Executive Director, Greenwich Youth Center and John Doemel, Executive Director, Cohoes Community Center.

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VISA® Gift Cards are available at all HRCCU branches. Card amounts range from \$10 up to \$500. There is a processing fee of \$3.00 per card. Use VISA® Gift Cards anywhere VISA® is accepted (excluding ATMs, pay at the pump gas, hotels and car rentals).

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*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 annually thereafter. The A.P.R. cannot increase more than 2% per change 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.

Hudson River Community Credit Union Members!

Get great deals on select used vehicles for a limited time!

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A \$5.00 credit report fee may be charged at time of loan application. A.P.R. = Annual Percentage Rate. Current rate will vary based on credit worthiness and terms. Financing for qualified Hudson River Community Credit Union members. Many rates and terms available. Rates and terms are subject to change at any time. Year of oil changes is calculated by an average of 1,000 miles per month with an oil change every 3 months. Oil changes will be issued in 8 separate coupons each good for one oil change and has a total approximate retail value of \$280. Offer will be issued 30 days after vehicle purchase. Offer void when 7-Day Repurchase Agreement is activated. Offer valid only on Enterprise vehicles purchased now through 10/31/11. Offer not redeemable for cash. Cannot be combined with any other offers. Not valid on previous purchases. Certain restrictions apply. See a representative for details. The "e" logo, Enterrpise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2011 Enterprise Car Sales.

HRCCU VISA® Credit Cards

In August, new VISA® Credit Cards were issued due to a change in the vendor who processes our cards. If you did not receive a new card or are having difficulties activating the new card, please call us at 518-654-9028 Option 0 or 1-800-824-0700 Option 0. The new link to access your credit card account information online can be found under quick links at www.hrccu.org.

Holiday Loan Skip-a-Pay

Need extra cash for the holidays? Consider an HRCCU Holiday Loan AND your first loan payment won't be due until February 1, 2012!*
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 Representatives at
518-654-9028 Option #1 ,
1-800-824-0700 Option #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 23, 2011. The first loan payment will reflect interest accrual from loan origination. All payroll payments will begin 1/1/12. 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.



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Companion Airfare: When you buy a regular-priced, adult, coach-class, round-trip domestic flight ticket from any participating airline, you qualify for a complimentary, adult, coach-class, round-trip companion ticket worth up to \$650.

Everyday Rebate Rewards: You get rewarded for everyday purchases including gas, groceries, pet supplies and more. You will receive quarterly rebates up to \$10 when you submit your receipts and vouchers for everyday purchases. You can save up to \$40 in rewards annually – just by purchasing items you use every day!

Cash Rewards (Online Shopping): Savings made simple! You want value, savings, and ease of use. This convenient cash back rewards program allows you to register a credit or debit card, shop online through our secure portal, and receive easy cash back on purchases with over 200 top brand retailers. (New retailers being added regularly!) You simply pay full price at online check out, then your cash back appears on your monthly statement. No forms to submit, it's really that simple!

Discounted Gift Cards: You can enjoy the convenience of buying a gift without any worries or hassles. With this benefit you can purchase gift cards and enjoy a discount of the face value of each card. Discounted Gift Cards are available for popular clothing stores, department stores, hotels, restaurants, and more.



Fraud Assist Toolbox: Our Fraud Assistance Service provides access to a highly trained team of specialists who are ready to provide assistance when a member has been a victim of identity theft. Members receive a Personalized Fraud Resolution Kit. This kit contains contact information, personalized letters to send to credit bureaus and financial institutions, instructions on filing police reports, and tips to avoid future identity theft.

Card Patrol: Card Patrol helps prevent against identity theft and fraud. In the event that your personal information has been compromised, you will be immediately notified so appropriate action can be taken to minimize the risk of identity theft and fraud.

Credit Alert: Credit Alert provides 24-hour, daily credit monitoring services to help consumers monitor and detect activity on their credit file. This protection service is a valuable tool in mitigating the risks of identity theft and fraud. Daily alerts notify consumers when an inquiry is made into their credit history or when certain negative information is added to their credit report. Members of this service also receive quarterly “no hits” notifications when no activity has been detected.

Fraud Resolution: This benefit addresses concern for the fastest-growing crime in America: Identity theft. In addition to the insurance coverage, highly-trained fraud specialists are on call 24/7 to assist individuals with the fraud resolution process including how to restore their credit records and more importantly, their good name. Each claimant is issued a customized identity theft recovery kit, which includes pre-written letters the insured can use to notify relevant government agencies and businesses about the theft. Insurance coverage reimburses specified expenses incurred as a result of a stolen identity (such as lost wages, legal fees, certified mail and long distance charges).

Celebrate International Credit Union Week With Us!

Since 1948, International Credit Union Day has been celebrated annually during the third week of October. Each year, it affords the opportunity to remember our proud history and promote understanding and support for the credit union difference. Credit Unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions. They are member owned and exist to provide a safe place to save money and access affordable loans. Within the membership of the World Council of Credit Unions, Inc. there are over 184 million people served by credit unions in 97 countries around the globe who could potentially celebrate International Credit Union Week.

What makes credit unions unique?

Equal Ownership - Credit unions are democratically controlled and member-owned and operated. Each member has equal ownership and one vote regardless of how much money he or she has in savings.

Not-For-Profit - Credit unions are not-for-profit financial cooperatives that provide a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.

People Helping People - Credit unions exist to serve their members, not to make a profit. Every member counts, including those of modest means. This “people-first” philosophy impels credit unions and their employees to get involved in their community and support worthwhile causes.

Volunteer Leadership - Each credit union is governed by a volunteer board of directors elected by and from the credit union’s membership.

Financial Education for Members - Credit unions place particular importance on educational opportunities for their members and the public to help everyone become better educated consumers of financial services.

Trust - This year, more than ever, credit unions have received positive press for being trustworthy and resilient institutions during a tumultuous time. Credit union members worldwide can be proud of these accomplishments and rest assured that their money is safe at the credit union.

During the week of October 17 - 21, Hudson River Community Credit Union will participate in the celebration of International Credit Union Week by offering visitors to all of its branches free giveaways, financial education literature and refreshments. Please join us!



Education Workshops

Panicked about writing your college essay? Attend our essay writing workshop!

Admissions 1 Educational Consultants and HRCCU have partnered to provide upcoming college students with an essay writing workshop. The workshop concentrates on key elements of a successful essay including:

- a discussion on the importance of the essay and what colleges are looking for in a personal statement.
- mental gymnastics and other games to stretch students' brains.
- knowing your audience.
- avoiding common traps.
- brainstorming great ideas from the everyday.
- editing your essay.
- a timeline for writing your essay.



Members and non-members ages 16-18 are invited to attend the following education workshops in October. The fee to attend is \$60 for members and \$75 for non-members. Class size is limited. Pre-registration and payment is required by calling the credit union at 518-743-0561 ext. 2433 or via email at landerson@hrccu.org. Checks may be made out to Hudson River Community Credit Union and sent to 312 Palmer Ave., Corinth, NY 12822 Attn: Lauren - Essay Writing Workshop.

Wed., Oct. 12th 6:00 p.m. – 8:00 p.m.

LOCATION: HRCCU's Cohoes Branch, Conference Room, 35 Niver Street, Cohoes, NY.

Thurs., Oct. 18th 6:00 p.m. – 8:00 p.m.

LOCATION: HRCCU's Glens Falls Branch, Training Room, 160 Broad Street, Glens Falls, NY.

Further opportunities to work with Admissions 1 Educational Consultants are available. Details will be discussed at the workshop.

\$100 Off SAT PREP Classes

Sylvan Learning understands the pressure and challenges students face in making the most of their college entrance exams. Sylvan's SAT* prep courses can reduce your stress and increase your score. HRCCU has partnered with Sylvan Learning to offer a \$100 discount on the SAT Prep course. Courses are available at Sylvan Learning Centers in Albany, Clifton Park and Niskayuna. For details or to register, call 518-869-6005, ext. 5.

Why Sylvan?

- Individualized instruction aimed at improving your score.
- Sessions targeted on the exact skills you need.
- Expert instructors who know the test and understand the challenges of preparing for college.

Offer valid at participating centers for full SAT Prep course only; may not be combined with any other offers. Expires 12/31/11.

Open a Holiday Club Account at HRCCU!

Start saving now for next year's holiday season. HRCCU's Holiday Club year runs October 1, 2011 through September 30, 2012 but you can jump right in at any time to set up your Club account! When the Club year ends, your money is automatically deposited into your HRCCU Share Draft Checking Account to be used the very next day. However, if you do not have an HRCCU Share Draft Checking Account your money will be deposited in your Share Savings Account. **Please note: Present Holiday Club members, your Holiday Club funds for the previous year were transferred into your checking/savings account on October 1, 2011.** Holiday Clubs automatically renew for the next year on October 1st unless you notify HRCCU. No more waiting for the check to arrive in the mail. You can begin using your money right away! For more information or to set up your HRCCU Holiday Club Account, speak to any of our Financial Services Reps or visit us online at www.hrccu.org.



Holiday Closings

Monday, October 10th
In Observance of Columbus Day!

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

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

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HUDSON FALLS: 3762 Burgoyne Avenue
COHOES BRANCH: 35 Niver Street
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