

# Hudson River Community News Briefs

September 2011

Monthly news for HRCCU members.

## Enterprise Sell-A-Thon Used Auto Sales Event



car sales

  
cuautodeals.com

Enterprise Car Sales  
Clifton Park  
1637 Rte. 9  
518-383-3662

## GREAT LOW RATES!

### And get two years of oil changes!<sup>1</sup>

*Up to a maximum of eight oil changes.*

### Now through September 30!

Call 518-654-9028 (Option 1) to get pre-approved.

A \$5.00 credit report fee may be charged at time of loan application. Rates and terms subject to change at any time. 1.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 business days after vehicle purchase. Offer void when 7-Day Repurchase Agreement is activated. Offer valid only on Enterprise vehicles purchased now through 9/30/11. 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, Enterprise, 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.

## Mobile Money™ Makes Accessing Your Accounts Easier!

Mobile Money™ is a secure, convenient way to access your bank accounts anytime, anywhere, using your mobile device.

With Mobile Money™ you can:

- View account balances
- View account transactions
- Transfer funds between your checking or savings accounts
- Pay your bills and more

Rest assured, your information is safe and secure. To learn more, visit our website at [www.hrccu.org](http://www.hrccu.org) or contact us at 518-654-9028. All you need to get started is an eligible account and a mobile device that can send and receive text messages and/or has access to the Internet!



## Little Bucks and Centsables® Winners



Hudson River Community Credit Union (HRCCU) is proud to announce its quarterly Centsables® and Little Bucks Club prize winners. Centsables® Club winner Macy Baglio and Little Bucks Club winner Stephen Amadon (not pictured) both received a four pack of Regal Cinema movie passes. All they had to do was be a member in good standing at HRCCU and make a deposit to their HRCCU club account during the second quarter of this year.

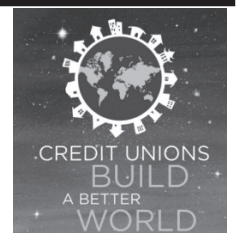
When your child joins one of these great clubs, it will sharpen their skills while tickling their funny bone. Every time they come into a branch, club members can choose a prize from our Treasure Chest.

We sincerely hope your child will enjoy HRCCU's youth programs. Together we can help your youngster develop sound money habits for today's enjoyment, for tomorrow's goals and for life. To open a youth account, stop by any of our five convenient locations.

## Celebrate International Credit Union Week With Us!

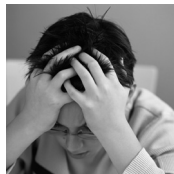
Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 4.5 million members in New York. We exist to serve our members, providing a safe place to save money and access affordable loans. Join members worldwide in celebrating our shared values and bright future during **International Credit Union Week, October 17 - 22, 2011.**

During the week, Hudson River Community Credit Union (HRCCU) will offer visitors to all of its branches free giveaways, financial education literature and refreshments. Watch for more details at [www.hrccu.org](http://www.hrccu.org).



## College Bound 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.

**Wednesday, October 12, 2011**  
**6:00 - 8:00 pm**  
**Cohoes branch office**  
**35 Niver Street, Cohoes, NY**

**Tuesday, October 18, 2011**  
**6:00 - 8:00 pm**  
**Glens Falls branch training room**  
**160 Broad St., Glens Falls, NY**

Members ages 16 - 18 are invited to attend the education workshops. The fee to attend is \$60 for members; \$75 for non-members. Class size is limited. Pre-registration with payment is required. Contact HRCCU at 518-743-0561 ext. 2433 or via email at [landerson@hrccu.org](mailto:landerson@hrccu.org) for details. Please make checks payable to Hudson River Community Credit Union and send them to 312 Palmer Ave., Corinth, NY, 12822 Attn: Lauren - Essay Writing Workshop.

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

## Holiday Closings

Saturday & Monday  
Sept. 3 & Sept. 5  
for the observance of  
Labor Day

Monday  
Oct. 10  
for the observance of  
Columbus Day

## Checking for YOUR Lifestyle!

All of these Checking Accounts include FREE: Virtual Branch • BillPayIT® • eStatements • Mobile Banking

### GR8 2B YOUNG

Designed for Members 15 - 25\*  
Free box of checks annually - any style!  
No monthly service fee.  
No minimum balance to open (\$250 minimum to earn dividends)  
VISA® Debit/ATM cards with up to 4 Free Foreign ATM transactions a month  
First Time Auto Buyers' Program  
College Financing  
Online financial information and tools  
Cash rewards, discounted gift cards and more!



### Choice Plus

Designed for Members 26 - 61  
Free first order of 150 checks - any style!  
No minimum balance required  
Debit/ATM cards  
Plus these great benefits for only \$5.00/month -  
• Companion Airfare  
• Card Patrol  
• Credit Alert  
• Fraud Defense  
• Fraud Assistance and more!

### Prime Plus

Designed for Members 62+  
Free unlimited basic style checks.  
No minimum balance required  
No monthly service fee or per check charge  
Debit/ATM cards  
PLUS...  
• Companion Airfare  
• Card Patrol  
• Credit Alert  
• Fraud Defense  
• Fraud Assistance and more!

Direct Deposit is required for this account

\* If member is younger than 18, then parent or legal guardian must be on account. Foreign ATM transactions apply to non-HRCCU owned ATMs and does not include fee charged by institution who owns the ATM; thereafter, \$2.00 per foreign ATM transaction will be charged. Must use eStatements. There are eligibility requirements/terms for credit card/loan products.

## HRCCU VISA® Credit Cards

In order to provide the best product with the greatest financial value to our members, we have changed the company who processes our VISA® credit cards. All existing HRCCU VISA® credit cardholders were issued a new card in mid-August. If you have not received your new card, please contact us at 518-654-9028 Option 0 or 1-800-824-0700 Option 0.

Your new card may come with a new account number, expiration date and security code. If you have used your HRCCU VISA® to set-up automatic payments for bills and other items and have not already done so, we recommend contacting those companies to supply them with the new information. This will insure that there is no interruption in the payments for these items/services.

**For former Visa®Platinum Points cardholders, the final date for redemption of points will be September 30, 2011.**

For assistance with your redemption points, refer to [www.scorecardrewards.com](http://www.scorecardrewards.com). You may also contact the ScoreCard Service Center at (800) 854-0790.

## Blood Drive

Every minute of every day someone needs blood! However, only 3 out of every 100 people in America donate blood. Please join us in our mission to maintain a safe and stable blood supply by donating blood at our blood drive!

**Thursday, September 8th from 1:00 pm - 6:00 pm**  
**Troy branch, 40 Leverage Road**

To schedule an appointment, call 1-800-RED-CROSS, visit [redcrossblood.org](http://redcrossblood.org), or stop by the HRCCU branch at 40 Leverage Rd., Troy.

Every person who donates blood will receive a coupon for a \$12.99 oil change and free tire rotation redeemable at any Monroe Muffler/Brake location!



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States government.



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