



# Credit Union News

## Auto Financing:

### New, Enterprise, or Used Under 3 Years

2.50% -11.00%APR, 3yrs  
2.50% -11.00%APR, 4yrs  
2.50% -11.00%APR, 5yrs  
3.50% -13.00%APR, 6yrs

### Older or High Mileage Used

3.50% -13.00%APR, 3yrs  
3.75% -13.50%APR, 4yrs  
4.00% -14.00%APR, 5yrs

GAP insurance is available on any car for the life of the loan at \$275.00.

## Time to Update Your Browsers



Are your browsers something out of the past? Quaint is for tourists! If you are surfing the net with an older browser you may not be secure. Also, our home banking product CU@Hoboken will soon not permit access if you aren't up to date.

Whatever browser you use needs to use a security protocol of TLS version 1.2 or higher. Below are instructions for checking the most popular browsers. Alternatively, you can go to the support website for your preferred browser and download the most recent version.

### Microsoft Internet Explorer

From the menu bar, click Tools > Internet Options > Advanced tab  
Scroll down to Security, check the option box for Use TLS 1.1 and Use TLS 1.2  
Click OK. Close and restart your browser

### Google Chrome

Type Alt F and select Settings  
Scroll down and select Show advanced settings  
Scroll down to the Network section and click on Change proxy settings.  
Select the Advanced tab  
Scroll down to Security, check the option box for Use TLS 1.1 and Use TLS 1.2  
Click OK. Close and restart your browser

### Mozilla Firefox

In the address bar, type about:config and press Enter  
In the Search field, enter TLS. Double-click the entry for security.tls.version.min  
Set the integer value to 3 to force protocol of TLS 1.3  
Click OK. Close and restart your browser

## HOME EQUITY RATES:

4.00% to 7.25% APR	5 years
4.25% to 8.00% APR	10 years
4.75% to 8.25% APR	15 years

**1st MORTGAGE RATE:**  
15 yr fixed as low as 3.5% APR. Many other rates and terms available.



## CREDIT UNION CREDIT CARD

VISA Platinum 5.9% to 18.0% (6 mo. promotional rate of 2.9%)  
Earn travel and merchandise points using our Platinum Card!

# Hoboken School Employees FCU

Office: 201-659-0126  
Art Line: 201-659-BOLD  
www.hsefcu.coop

Summer hours until Labor Day:  
Tuesday, Wednesday, & Thursday 10:00 to 4:00

## Current Rates:

### Certificates

	APR/APY
6 mos	1.00% / 1.00%
1 yr	1.25% / 1.25%
2 yr	1.50% / 1.51%
3 yr	1.75% / 1.76%
4 yr	2.00% / 2.02%
5 yr	2.25% / 2.27%

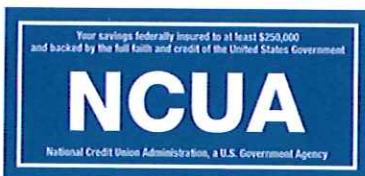
(\$5000. min. balance.  
Penalty may be charged  
for early withdrawal)

**IRAs—Reg, Roth, Ed**  
2.25% APR, 2.27% APY

**Shares and Clubs**  
0.50% APR, 0.50% APY  
Primary share min. \$5.

**Checking**  
0.50% APR, 0.50% APY

All Rates Subject to Change



## Your Privacy is a Serious Matter to Us

The credit union values member privacy and has a long standing commitment to keeping member information secure. We collect only the personal information required to conduct our business with you and maintain physical, electronic and procedural safeguards to ensure against unauthorized access and identity theft.



In addition, we feel that selling member contact information for advertising by providing a mailing list would be an abuse of our goodwill and we have never done so. Since we do NOT recommend any specific vendors, be wary of any materials you may receive by mail which might imply that we do.

Mortgages, like deeds, are recorded at the county, so the information on them (name, address, lender, loan amount) is a matter of public record. Other lenders, insurance companies, and the like research such records and use them to market their products, often suggesting a connection with us that they do not

have. Mortgage holders may receive solicitations for life insurance, homeowner's insurance, loan refinances, "special government programs", and various schemes by which they might pay a third party to forward their payments to us to achieve some supposed special savings.

Some of these come-ons are harmless, some of them are shady, but none of them is coming to you with our blessing. If you are ever in doubt about the nature of such a solicitation, please contact us before providing them with any additional information.

Our privacy policy has not had any major changes, and since we choose not to do any optional sharing, there are no opt out provisions. The full policy is available to read on our website. There is a link to it right on the homepage.

If you prefer a paper copy, we will be glad to provide one upon request. As always, if you have any questions or concerns, please ask us.

## A Word of Thanks & A Fond Farewell



After 33 years at the credit union, it is time for me to head down the road to other pursuits.

It has been a privilege to work with you as we shared the milestones of your financial lives and SO many stories! I am most grateful for your confidence in me and for your friendship through the years.

The rest of the staff is available to help with your next financial project...and they like a good story too!

Best to all and hope to see you around town.

*Mary Kovacs*

