



# 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.

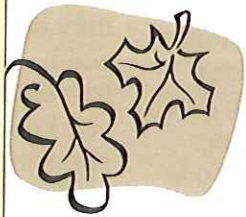
**HOME EQUITY RATES:**

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.



## AUTUMN: A SEASON OF CHANGE



The turn of the calendar to the month of September always brings with it a host of changes. Students and teachers lamenting the end of summer, look forward to a new school year with all of its adventures and challenges. The new season brings cooler temperatures as leaves begin to change colors to beautiful shades of red, orange and yellow. This autumn brings with it a season of change for us at the Credit Union too.

Can you remember the year 1984? It was year that author George Orwell wrote about in his novel of the same name that was published in 1949. The actual year 1984 looked considerably different than Orwell's version. In case you don't (or aren't old enough to) remember, here's some of what was happening in 1984:

- The Summer Olympics were held in Los Angeles with gymnast Mary Lou Retton winning the heart of Americans and a gold medal.
- President Ronald Reagan won his bid for re-election by defeating former Vice President Walter Mondale and carrying 49 of the 50 states.
- The movie Ghostbusters was a major box office draw, and you could buy a ticket to see it for the mere sum of \$2.50
- The Dow Jones industrial average finished the year at a whopping 1,211.
- The average price of a new home was \$86,730
- Future NBA All Star and MVP Le Bron James was born on December 30.
- Mary Kovacs began working at Hoboken School Employees FCU.



There have been many changes in the world since 1984. For the Credit Union in 2017, we add one more change to the list. Our long time friend and colleague Mary retired at the end of the last school year. We wish her a long and happy retirement.

Although autumn reminds us of a host of changes, some things are still the same. Your Credit Union is still here for you. Our team is ready to help you meet your financial needs and achieve your financial goals, Whether you're looking to buy your dream home, a new car, establish credit or save for retirement, we have the products and resources to help you do just that. Give us a call, or stop by and see us! We look forward to hearing from you soon!

**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



Regular school days 10:00 to 4:00  
One o'clock days 10:00 to 2:00

## The Equifax Data Breach - How Does It Affect You?

### 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



### In Memoriam: Mary Tremitedi

We wish to extend our sincere condolences to the family and friends of Mary Tremitedi who passed away on August 26, 2017. Mary faithfully served on the Credit Union's board of directors for several decades. We will miss her dedication and her friendship.

As you have probably heard by now, there was a data breach involving Equifax that affects approximately 143 million people. The data that has been compromised includes Social Security numbers, birth dates, and addresses. In some cases, credit card numbers and driver's license numbers were exposed.

How can you protect yourself in the event of a data breach? Here are a few ways:

1. Monitor all of your financial accounts for suspicious activities. Look at your statements as soon as they are available to you. Sign up for activity alerts via text or email. (See Mobile Banking App instructions for doing that at the Credit Union)

2. Make sure your online financial accounts have different passwords. If someone accesses one of your accounts and you use the same password for other accounts, they may be able to access all of your accounts.

3. Contact the credit bureaus and put a fraud alert on your account. This will stay in effect for 90 days. After that point, you can put another one on if needed. A fraud alert is

free of charge.

4. If someone calls you saying they are from Equifax, it is likely that they are not from Equifax and are a scam. Do not give out any information unless you initiated the call and you know what organization you are speaking with.

5. Do not click on links within emails. Those links can take you to a site that is designed to steal your information and use it against you.

#### HOW TO GET THE CREDIT UNION MOBILE BANKING APP ON YOUR PHONE OR TABLET

1. Go to the credit union website (hsefcu.coop) on your computer.
2. Click on CU@Hoboken.
3. Logon to your account (If you're not already using our PC banking, click "First Time Enrollment" and follow the instructions.)
4. Click on the Self-Service tab.
5. Under the heading "Additional Services" click on "Mobile Money" and follow the instructions.

That's it! Touch Banking Widget will be added to your phone or tablet and you can now start using your phone or tablet to securely access your credit union account.

