



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

**CREDIT UNION
CREDIT CARD**

VISA Platinum
5.9% to 18.0%
Earn Scorecard Re-ward points!

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.



EQUAL HOUSING OPPORTUNITY

**Happy New Year to All !
Welcome to 2018**



Interest rates are on the upswing — make it your New Year's resolution to save with us.

Do you have a goal to make a large purchase in the future? A car, furniture, or that new iPhone? Start saving for it today by putting a little bit away every time you get paid. If you leave the money in your account and add to it regularly, you'll be surprised at how much you can accumulate. For example, if you stash away only \$50 twice a month, the balance will be over \$1,000 in a year!

If you would like to increase the amount in your savings account, feel free to stop by the credit union and increase your payroll deduction. Or even better start a direct deposit and take advantage of our great rates and products like free checking and free bill payer! Also, if you receive an increase in salary it is good practice to save the increase and continue to live as if you were still making your old salary. This way you are still used to spending at your old income and the savings can be used in the future as you see fit. We can even help you set up a new sub-account to put the saved money so that it is completely separate from your other funds.

As we begin 2018, We wish you a healthy, happy and prosperous new year. Please remember that we are here to serve you! It might be a New Year, but some things never change. We have been and always will be here to serve you, our member, with great rates and a smile. Please remember us for all of your banking needs.

**UPCOMING EVENT:
Credit Union Annual Meeting
March 29, 2018 at 1:30PM**



Plan to join us at the Credit Union for fun and refreshments. You will have an opportunity to learn more about our great products and services as well as review our financial results. Hope to see you there!

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

Current Rates:

Certificates

	APR/APY
6 mos	1.25% / 1.26%
1 yr	1.50% / 1.51%
2 yr	1.75% / 1.76%
3 yr	2.00% / 2.02%
4 yr	2.15% / 2.17%
5 yr	2.25% / 2.27%

(\$5,000. min. balance.
Penalty may be charged
for early withdrawal)

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

Shares and Clubs
0.75% APR, 0.75% APY
Primary share min. \$5.

Checking
0.75% APR, 0.75% APY

All Rates Subject to Change



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

NCUA

National Credit Union Administration, a U.S. Government Agency

Answers to some Credit Union Frequently Asked Questions

We field many questions over the phone and are going to provide some answers to some of the more commonly asked questions. If you have a question you would like featured in a future newsletter please feel free to let us know.

Question: Why can't I transfer money online from my savings account to my checking account?

Answer: Federal Regulation D limits the number of transfers from savings to checking to six (6) transfers per month. Recommendation – Plan ahead and try to space out your transfers or transfer higher amounts each time. Instead of transferring \$10 or \$20 each time, try transferring \$50 or \$100 or more each time.

Question: Do you have any cash available?

Answer: Amounts less than \$500 are generally not a problem. If you need a larger amount, please call ahead and we will do our best to accommodate your request.

Question: What is the maximum daily amount that I can take out at ATM?

Answer: After a recent update most members can now take out \$500 per 24 hour period from an ATM. Please note that we do not own the ATM so it is possible that the machine will not have enough cash for you at a given time. You are also allowed 6 free ATM transactions per calendar month using the Allpoint network. Go to our website and

scroll down near the bottom of the page where it says, "FIND A SURCHARGE-FREE ATM!" There is a place to enter the zip code and it will point you to the surcharge-free ATM machines.

Question: What is my account balance?

Answer: We can tell you your balance and we are happy to do so. Please note that there are two other ways to get your balance.



One is to set up an account online. If you are not already enrolled go to our website and click on First Time Enrollment. The other is through the ART line (201) 659-BOLD. If you call this number and have your member # handy as well as your password you will be able to check your balances and activity on your accounts through an automated system. Please call us to set up a password for you.

2018

Same day ACH deposits and withdrawals have arrived!

Beginning Sept. 15, 2017 and going forward, there are now same day ACH deposits and withdrawals. If you are making an online payment to pay a bill, please plan accordingly.