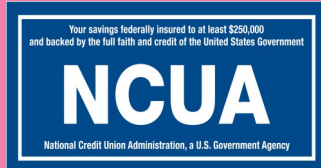


HOBOKEN
SCHOOL
EMPLOYEES
FCU


Credit Union News

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SWEET SUMMER DEALS

Another school year has come to a close. We want to take a moment to congratulate the Class of 2022. Your hard work and perseverance have paid off and we extend our very best wishes as you pursue your dreams in a challenging economic environment. We also want to make all of our members aware that Hoboken School Employees FCU is here to help you achieve your financial goals. We are once again running our summer loan special. Qualified members can borrow amounts from \$5,000 to \$30,000 at the great low rate of 4.75% for terms of up to 72 months. If you've been paying attention to the recent rate hikes by the Federal Reserve Bank, you'll recognize what a fantastic deal this is. Are you looking to purchase a home? Our mortgage rates continue to be among the best in the industry, even in a rising rate environment. Are you a saver? We've offered great rates on deposits during the low rate environment and are committed to continue to offer fantastic rates going forward. We appreciate our members and want to demonstrate that to you by providing fantastic rates on both loans and deposits. Do you have a relative who might benefit from our great products and services? Remember that your immediate family members (parents, children, siblings) are eligible to join the credit union and enjoy the same benefits of credit union membership that you do. Simply have them contact us and we'll be happy to have them enjoy our sweet summer deals!



Have you used the remote deposit feature of our app to remotely deposit a check into your accounts here at the Credit Union? If so, please note from time to time we do have to reject a deposit remotely. Please hang on to the check you are depositing remotely until you see the funds deposited into your account. If you want to check on the status of a deposit, you can always look at the remote deposit history on your app. It will show you if a deposit has been accepted, is pending, or if it failed. Deposits accepted by 2PM on a business day will be posted to your account at 8PM on the same day. Otherwise, the check will post to your account at 8PM on the next business day.

522 Adams Street
Hoboken, NJ 07030

Office: 201-659-0126
Art Line: 800-598-8983
www.hsefcu.coop

Summer Hours Until Labor Day

Tuesday, Wednesday &
Thursday 9:30 to 4:00



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.



1st MTG RATE:

15 Yr fixed as low as 4.75% APR. Many other rates and terms available.

Home Equity Rates:

5 yr as low as 3.75% APR. Many other rates and terms available.

HSEFCU PLATINUM

VISA

Rates from 5.9% to 18.0%

Certificate Rates:

APR/APY

6 mo.	0.40% /0.40%
1 yr	0.50% /0.50%
2 yr	0.75% /0.75%
3 yr	1.00% / 1.00%
4 yr	1.15% / 1.15%
5 yr	1.25% / 1.26%

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

Shares and Clubs

0.35% APR, 0.35% APY

Primary share min. \$5.

Checking

0.25% APR, 0.25% APY

IRAs – Reg, Roth, Ed

1.75% APR, 1.76% APY

Auto Financing:

New, or Vehicles less than 3 Years

3 Yr:	2.50% -11.00%APR
4 Yr::	2.50% -11.00%APR
5 Yr::	2.50% -11.00%APR
6 Yr:	3.50% -13.00 APR

Older or

High Mileage Used

3 Yr:	3.50% -13.00% APR
4 Yr:	3.75% -13.50% APR
5 Yr:	4.00% -14.00%APR

GAP insurance is available on any car for the life of the loan at \$325.00.

