



Hoboken School Employees FCU Credit Union News

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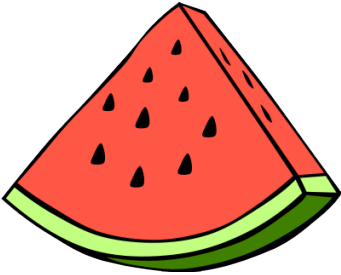
THE GOOD OLD SUMMER TIME !



SUMMER time is here again. For many of us, it's our favorite time of the year! Summer means that school is out and that it's time for vacations, beaches, and barbecues! We hope that summer is a fantastic season of rest and relaxation for you along with your family and friends. If you find yourself in need of some funds this summer, we want to let you know that we are once again offering a summer loan special. For a limited time, qualified members can borrow amounts up to \$30,000, at a rate as low as 7.90%.

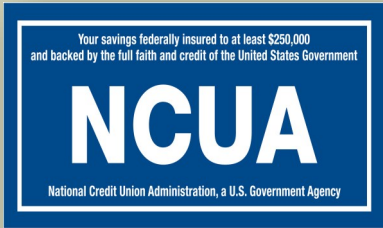
Whether you're looking to book that dream vacation, do some home improvements, get ready for college or just find yourself in need of some extra cash to get through the summer, we're here to meet your financial needs.

Summer is also a great time to review your financial goals. Are you planning ahead for next summer? We offer vacation clubs where you can stash cash from each paycheck during the school year so that you won't run short during the months in which you're not receiving a check. We also have a fantastic checking (share draft) account with direct deposit, VISA debit card, free bill payer, and Zelle options. Thinking ahead to retirement? We offer both Traditional and Roth IRA accounts on which we have always paid a great rate (currently 4%) and offer the security of knowing that as your retirement accounts grow they are insured up to \$250,000 by the National Credit Union Administration. No matter what your financial needs and goals are this summer, give us a call! We want to ensure that in 2023, you enjoy those "lazy, hazy, crazy days of summer!"



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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 RATES:
15 yr fixed as low as 5.25% APR. Many other rates and terms available.

Certificate Rates:
APR/APY
6 mo. 2.50% / 2.52%
1 yr 4.00% / 4.06%
2 yr 4.00% / 4.06%
3 yr 4.00% / 4.06%
4 yr 4.00% / 4.06%
5 yr 4.00% / 4.06%
(\$5,000. min. balance. Penalty may be charged for early withdrawal).

Auto Financing:
New, or Vehicles less than 3 Years
3 Yr: 5.25% -14.00% APR
4 Yr: 5.25% -14.00% APR
5 Yr: 5.25% -14.00% APR
6 Yr: 5.75% -14.00% APR
Older or High Mileage Used
3 Yr: 5.25% -14.75% APR
4 Yr: 5.50% -14.75% APR
5 Yr: 5.75% -14.75% APR

Home Equity Rates:
5 yr as low as 5.65% APR.
Many other rates and terms available.

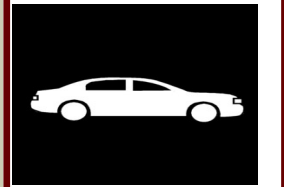
Online Services, including free bill payer, mobile app, and Zelle are available.

www.hsefcu.coop

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

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

HSEFCU PLATINUM VISA
Rates from 9.9% to 18.0%



Checking
0.25% APR, 0.25% APY
IRAs – Reg, Roth, Ed
4.00% APR, 4.06% APY