



Hoboken School Employees FCU Credit Union News

Volume 27 Issue 1
January 1, 2024



Happy New Year!

"An optimist stays up until midnight to see the new year in. A pessimist stays up to make sure the old year leaves." – William F. Vaughan

Happy New Year! Farewell 2023. Welcome 2024. As the ball dropped in Times Square, which part of the above quote described you? Did New Year's Eve find you looking back at a challenging old year or looking ahead in anticipation to an exciting new one? In either case, your Credit Union is here to help you to meet your monetary needs and to achieve your financial goals.

We've kicked off the new year with a fresh new look for our website! If you haven't already seen it, we encourage you to check it out. The newly designed site includes great information like our current products and rates. You can also enroll and log into online banking to view and access your accounts and take advantage of our free online bill payer. It's an incredibly simple way to pay your bills without the hassle of writing checks or buying stamps!

Also, during 2024, we will be upgrading our Visa debit and credit cards to a contactless feature so that you will be able to make transactions by simply tapping your card!

As always, we continue to offer great products and competitive rates to borrowers and savers alike. Another thing that won't change this new year our is motto.:



At Hoboken School Employees FCU, members mean everything to us!

We look forward to giving you the excellent, personalized customer service that you both deserve and have come to expect. Let us know how we can best serve you in 2024.

Welcome 2024



522 Adams Street
Hoboken, NJ 07030

Office: 201-659-0126

Art Line: 800-598-8983

www.hsefcu.coop

Hours: 9:30 to 4:00

Useful New Year's Tips

The beginning of a new year is also a great time to check all of your financial accounts to make sure they are set up according to your intentions. Here is a small list of things you can do to make your financial life a little better in the next year.

1. Check your beneficiary designations at all of your financial institutions. Make sure they are set up the way you want them. This is especially crucial if you have had a marriage or a divorce or the death of a family member in the past year.
2. Check and adjust your tax withholdings on your paycheck if necessary.
3. You are allowed to check your credit report once a year at each of the credit bureaus for free. Look at the report and make sure the information is accurate. This is especially important if you are going to apply for any kind of loan. Your credit score is what determines your interest rate.
4. Take a look at your insurance coverage: health, auto, homeowner's, life, disability to make sure you have the appropriate coverage in place for the best possible price.
5. Make sure that your contact information with us is correct and current.

Hopefully these tips are useful to you as you start out the new year.

We look forward to seeing you in 2024!!



Need to check your balances over the phone?

If you ever need to check your balances over the phone, call the ART Line at 800-598-8983. You will be prompted to enter your member number and a PIN. Then you can access your account information.

1st MTG RATE:

15 Yr fixed as low as 6.75% APR. Many other rates and terms available.

Home Equity Rates:

5 yr as low as 6.75% APR. Many other rates and terms available.

HSEFCU PLATINUM

VISA

Rates from 9.9% to 18.0%

Certificate Rates:

APR/APY

6 mo.	5.05% / 5.15%
1 yr	5.00% / 5.10%
2 yr	4.75% / 4.84%
3 yr	4.75% / 4.84%
4 yr	4.75% / 4.84%
5 yr	4.25% / 4.32%

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

Shares and Clubs

0.50% APR, 0.50% APY
Primary share min. \$50.

Checking

0.25% APR, 0.25% APY

IRAs – Reg, Roth, Ed

4.25% APR, 4.32% APY

Auto Financing:

New, or Vehicles less than 3 Years

3 Yr:	5.75% -14.00% APR
4 Yr:	5.75% -14.00% APR
5 Yr:	5.75% -14.00% APR
6 Yr:	6.75% -14.00% APR

Older or

High Mileage Used

3 Yr:	5.75% -14.75% APR
4 Yr:	5.75% -14.75% APR
5 Yr:	5.75% -14.75% APR

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

