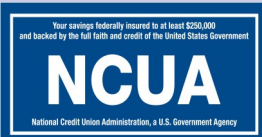




Hoboken School Employees FCU

Credit Union News

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Sand, Sun and Summer Fun!



Summer has arrived! It's our favorite time of the year. School is out and warm weather means fun days filled with sunshine, beaches and barbeques. Hopefully we will all enjoy a great season of rest and relaxation. If you find yourself in need of funds to get through the summer months, we want to let you know that the Credit Union is running a summer loan special. Qualified members can borrow up to \$7,500 at a low rate of 7.50% for a term of one year. So if you're wanting to take that long awaited vacation or need cash for another

reason, go to our website at www.hsefcu.coop and fill out an application today! Also, now would be a good time to think about planning for next summer as well. We offer vacation clubs that enable you to save a portion of your pay as the new school year kicks off so that you will have a source of funds for those summer months when our teachers aren't receiving paychecks. Summer is a lot more fun when you're not worrying about how to finance it. Whether you need to borrow or want to plan ahead, we're here to help. Just give us call!



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 re-search 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.



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 6.25% APR. Many other rates and terms available.

Home Equity Rates:

5 yr as low as 7.00% APR. Many other rates and terms available.

HSEFCU PLATINUM VISA

Rates from 9.9% to 18.0%

Certificate Rates:

APR / APY

6 mo.	4.80% / 4.89%
1 yr	4.60% / 4.68%
2 yr	4.40% / 4.47%
3 yr	4.20% / 4.27%
4 yr	4.10% / 4.16%
5 yr	4.00% / 4.06%

(\$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:	6.00% -14.75% APR
4 Yr:	6.25% -14.75% APR
5 Yr:	6.50% -14.75% APR

GAP insurance is available on any car for the life of the loan at \$375.00.

