



Hoboken School Employees FCU

Credit Union News

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A Fresh Financial Start

Happy New Year to one and all! It's hard to believe that it has been 25 years since we left the "1900's" behind. Maybe you've begun the new year in 2025 with lots of hopes and dreams about what lies ahead. Or perhaps you are among those who enter this year with a lot of anxiety and worry about your financial future. Either way, HSEFCU is here to help you get 2025 off to a fresh financial start. If you are a saver, we have competitive rates on certificates of deposit. Are you saving for retirement or college? If so, check out our IRA products. Maybe you have IRA money sitting in another institution at low rates. Why not take a minute to compare our IRA rates (currently: 4.10% APR, 4.16% APY) and perhaps take advantage of a higher yield this year? We historically have paid our highest CD rate on our IRA share accounts to help our members grow their retirement nest eggs.



On the flip side, are you looking to buy a new home or improve your current one? We offer very competitive rates on first mortgages and home equity loans. You'll also have the opportunity to work with one person from start to finish in the real estate lending process. We'll give you straight answers and work with you to find a product that reasonable, affordable and makes sense for you. Do you have high interest credit cards that you're looking to pay off? Perhaps a debt consolidation loan makes sense for you or maybe transfer those balances to our HSEFCU Visa card with rates as low as 9.9%.

In any case, now is a great time to review your financial needs and goals. We are here to help you achieve financial success! Let us know how we can help you today.

522 Adams Street
Hoboken, NJ 07030
Office: 201-659-0126
Art Line: 800-598-8983
www.hsefcu.coop

Regular School Days: 9:30 – 4:00

One O'clock days: 9:30 to 2:00

2025
HAPPY NEW YEAR

Debit Card PIN Change?

If you need to change your PIN on your Debit Card, please call 800-567-3451. You will need to follow the prompts and answer the questions and then you can create your new PIN.

New Credit Card Information

If you are using our new credit card, please note the customer service number is now 1-866-679-5199. You can use this number for balance inquiries, payment information, transaction history, statement requests, or to dispute a charge. All of this info is also available on our website. Use the "credit card info" button on our hsefcu.coop landing page and enroll your card today!

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 5.75% APR. Many other rates and terms available.

Home Equity Rates:

5 yr as low as 6.50% APR. Many other rates and terms available.

HSEFCU PLATINUM VISA

Rates from 9.9% to 18.0%

Note: These rates are subject to change when the Fed meets. Check out our website at www.hsefcu.coop or call us to confirm current rates in effect.

Certificate Rates:

APR / APY

6 mo.	4.10% / 4.16%
1 yr	4.00% / 4.06%
2 yr	3.75% / 3.80%
3 yr	3.75% / 3.80%
4 yr	3.75% / 3.80%
5 yr	3.75% / 3.80%

(\$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

4.10% APR, 4.16% 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.

