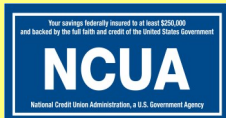




Hoboken School Employees FCU

Credit Union News

Volume 28 Issue 2
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Spring has Sprung!



Winter 2024-2025 is in the rearview mirror! We've turned the clocks ahead and are enjoying more hours of daylight and warmer temperatures! In the HSEFCU office, we are baseball fans and look forward to opening day and the beginning of the baseball season. Spring is a time of fresh starts and new beginnings. Although no one enjoys "spring cleaning," I think we all enjoy the results that it produces after a dreary winter.

Now would be a great time to do some spring cleaning with your finances. Have you accumulated credit card debt that you've hoped to eliminate? If so come see us and consolidate those debts into a single payment at a low, competitive rate. Are you considering buying a home? We offer some of the best mortgage rates around and combine that with member specific customer service in an effort to make the experience a pleasant one. Are you considering making improvements to your home and need financing? Home Equity loans are a great option and we offer great rates and terms. Of course summer is coming too! Every year we offer a summer loan special at great rates to help you finance a needed vacation or cover expenses during the summer months.

Now would also be a great time to take a look at our deposit products as well. Are you paying monthly fees to a big bank for the privilege of having a checking account? We offer free interest bearing checking accounts with great features like online bill payer, remote deposit with our mobile app, contactless Visa debit cards and the convenience and speed of Zelle. Plus, you'll receive the personalized customer service that differentiates us from the bigger institutions. Why not step up to the plate and open an account today? We're here to serve our members. We do our best to make sure your experience is a home run!

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



Annual Credit Union Scholarship

Every year the Credit Union offers a scholarship to a member who is a graduating High School Senior. If you or a family member qualify, please stop by or call for an application. **Applications are due on May 23rd.**

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 6.00% 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%

Please 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.

