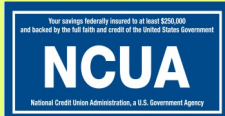




Hoboken School Employees FCU

Credit Union News

Volume 28 Issue 3
July 1, 2025



Hot Summer Opportunities!

This summer, there's no better time to turn your homeownership dreams into reality with Hoboken School Employees Federal Credit Union! We're offering sizzlin' rates on first mortgages and home equity loans that can help you secure your perfect home or tap into the value of the one you already love. Whether you're purchasing, refinancing, or funding that backyard oasis you've always wanted, our competitive interest rates and flexible terms will keep your budget cool—even when the temperatures rise.



Our mortgage and home equity loan programs come with multiple repayment options tailored to fit your lifestyle. Whether you're looking for a short-term solution or a longer-term plan, we'll help you find the right fit so you can enjoy peace of mind all season long. Our quick, member-focused process is designed to make your loan experience as smooth as a summer breeze—fast approvals, transparent communication, and absolutely no surprises.

At Hoboken School Employees FCU, our personalized service makes all the difference. As a member, you're part of a community—not just a loan file. Plus, did you know that your immediate family members are eligible for

membership too? If someone in your family is searching for a home loan or planning a big home improvement project, refer them to us! Help them enjoy the same trusted service, great rates, and hometown support you've come to rely on. Let's make this a summer of smart moves and bright beginnings—for you and the people you care about.



522 Adams Street
Hoboken, NJ 07030
Office: 201-659-0126
Art Line: 800-598-8983
www.hsefcu.coop
Summer Hours: 9:30 – 4:00
Tues., Wed., Thurs.

Have a great

VaCation!

Privacy Notice

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.

Credit Card Customer Service

If you are using our new credit card, please note the customer service number is now:

1-866-679-5199

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 6.25% 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.

