



# Hoboken School Employees FCU

## Credit Union News

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### PLASTIC THAT'S FANTASTIC!

The new school year has kicked off and has brought with it a fresh start for teachers and students alike. There are new things here at the credit union as well. We want to let you know about some new innovative additions to our plastic cards at HSEFCU. We have had upgrades to both our debit and credit card to improve your user experience. Our debit and credit cards are each VISA products which provide for convenience and ease of use. Our HSEFCU VISA cards have a sleek new look and are all contactless. Just tap your card at any contactless payment terminal to make a purchase. Also, both our debit and credit cards come with a great feature called Card Valet. Card Valet is an app that is available for Apple and Android. Simply download it from the App store and enroll your card. It gives you the ability to turn your card on and off as well as control where and how much you spend using the card. For example, if you never use your debit card online, you can turn off all online purchases. If you misplaced your card, you can immediately turn it off until you find it again. You can also receive notifications whenever your card is used and discover any potential fraud quickly to save you aggravation and money! We recommend enrolling with Card Valet if you have a plastic card with us. It's a convenient and safe way of managing how, when and where your card is used. To learn more, visit **[www.cardvalet.com](http://www.cardvalet.com)**. If you don't have one of our cards, why not apply for one today? Our debit card provides quick access to your funds at the credit union and our credit card offers lines of up to \$30,000 with rates as low as 9.90% and a new rewards program called **UChoose Rewards®**. We hope that you'll keep our HSEFCU cards at the top of your wallet!



Card  
Valet®

522 Adams Street  
Hoboken, NJ 07030  
Office: 201-659-0126  
Art Line: 800-598-8983  
[www.hsefcu.coop](http://www.hsefcu.coop)

Regular School Days: 9:30 – 4:00

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





# Credit Union Annual Meeting

The Credit Union's annual meeting will be held on Friday, November 22, 2024 at 3:30 PM at the Credit Union office. Please make plans to join us to enjoy some refreshments and hear about our great products and services and review our financial results. We hope to see you at the meeting!

## 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.

### 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 5.25% 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](http://www.hsefcu.coop) or call us to confirm current rates in effect.

### Certificate Rates:

#### APR/APY

6 mo.	4.00% /4.06%
1 yr	3.75% /3.80%
2 yr	3.70% /3.75%
3 yr	3.65% / 3.70%
4 yr	3.60% / 3.65%
5 yr	3.55% / 3.60%

(\$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

4.00% APR, 4.06% 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.

