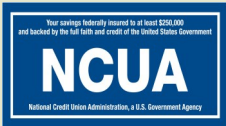




Hoboken School Employees FCU

The Quarterly Connection

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A New Improved Mobile App

Exciting updates are on the way for the **HSEFCU Mobile Banking App** – and they're designed to make managing your finances easier, faster, and more convenient than ever.

One App. Total Card Control.

Soon, members will enjoy a powerful upgrade that integrates both **credit and debit card management directly into the mobile banking app**. This new feature will replace the separate **CardValet** application, bringing all of its capabilities into one streamlined experience.

That means **no more switching between apps**. Everything you need to manage your cards will be available in one place – right inside the HSEFCU mobile banking app.

What You'll Be Able to Do

With this upcoming enhancement, members will have complete control over their cards with just a few taps. Features will include:

- **Turn cards on or off instantly** if a card is misplaced or when you want added security
- **Set travel notifications** so your card works smoothly wherever you go ✈
- **View card transaction histories** and keep track of purchases in real time
- **Track spending patterns** to help manage your budget
- **Order replacement cards** quickly and easily if needed
- **View credit card statements** anytime
- **Make credit card payments** directly within the app



Convenience at Your Fingertips

These enhancements mean **greater security, greater visibility, and greater convenience** for our members. Whether you're checking transactions, preparing for a trip, or managing your monthly payments, it will all be available at **the swipe of a finger**.

We're excited to bring this improved experience to our members soon with an upcoming release. If you're currently using the app, the upcoming release will incorporate these functions.. If you don't have our app, why not download it 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 – 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 22nd.**

Credit Card Customer Service

If you are using our VISA credit card, please note the customer service number is now: **1-866-679-5199** You can access your credit card information by enrolling online using the **HSEFCU VISA LOGIN** on our homepage at **www.HSEFCU.coop**

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 6.00% 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. 3.75% /3.80%

1 yr 3.60% /3.65%

2 yr 3.45% /3.50%

3 yr 3.30% / 3.34%

4 yr 3.30% / 3.34%

5 yr 3.30% / 3.34%

(\$5,000. min. balance. Penalty may be charged for early withdrawal).

Shares and Clubs

1.00% APR, 1.00% APY

Primary share min. \$50.

Checking

1.00% APR, 1.00% APY

IRAs – Reg, Roth, Ed

3.75% APR, 3.80% APY

Auto Financing:

New, or Vehicles less than 3 Years

3 Yr: 3.99% -12.50%APR

4 Yr:: 3.99% -12.50%APR

5 Yr:: 3.99% -12.50%APR

6 Yr: 3.99% -12.50 %APR

Older or

High Mileage Used

3 Yr: 5.00% -13.50% APR

4 Yr: 5.25% -13.50% APR

5 Yr: 5.50% -13.50%APR

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

