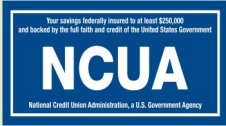




Hoboken School Employees FCU

The Quarterly Connection

Volume 29 Issue 1
January 1, 2026



Happy New Year! As we welcome 2026 and the winter season settles in, Hoboken School Employees Federal Credit Union remains committed to supporting our members with the warmth of personalized, member-focused service. Credit unions were founded on the principle of people helping people, and our team is here to provide attentive guidance, transparent information, and financial solutions designed with your best interests in mind. From day-to-day transactions to long-term planning, our member-owned structure ensures that your needs always come first.



January is a natural time to set fresh financial goals, and we are here to help you build a strong start. Whether you are looking to save more effectively, manage debt, or pursue new opportunities, our range of financial products offers value, convenience, and competitive pricing. At Hoboken School Employees FCU, you can count on good rates, low fees, and a level of support that is personalized, local, and responsive.

In today's declining-rate environment, this is also an ideal time to explore home financing solutions. We are pleased to offer excellent rates on first mortgages and home equity loans, allowing our members to take advantage of potential savings, reduce monthly payments, or access funds for home improvements and other goals. If a new financial direction is part of your 2026 plan, we invite you to connect with us and let our team help you make the most of every opportunity in the year ahead.



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



Debit Card PIN Change

If you need to change the PIN on your Debit Card, please call 800-567-3451. After following the prompts and answering the questions, you can create your new PIN.

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 5.50% 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.	3.80% /3.85%
1 yr	3.70% /3.75%
2 yr	3.60% /3.65%
3 yr	3.50% / 3.55%
4 yr	3.45% / 3.50%
5 yr	3.40% / 3.44%

(\$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

3.80% APR, 3.85% 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.

