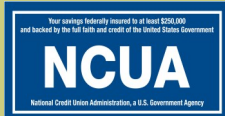




Hoboken School Employees FCU

Credit Union News

Volume 28 Issue 4
October 1, 2025



Fall into Savings At Your Credit Union!



As the leaves turn and cooler days arrive, the holiday season reminds us of family, gratitude, and financial preparation. Whether you're planning for Thanksgiving gatherings, holiday celebrations, or simply looking to get a jump on year-end expenses, your Credit Union is here to help. We're thankful for the trust you place in us, and this season, we invite you to take advantage of our borrowing options designed to make life's moments brighter and more affordable. From personal loans for holiday shopping to financing for home improvements before winter, we're ready to help you enjoy a stress-free season.

Grow Your Savings This Season



In addition to lending support, now is the perfect time to grow your savings. Our regular share accounts offer dependable returns while keeping your funds accessible, ensuring you're ready for unexpected holiday needs or New Year plans. For members looking to plan ahead, our Individual Retirement Accounts (IRAs) provide a smart way to prepare for the future with potential tax advantages, helping you enter the new year with peace of mind.



Certificates of Deposit for a Brighter Future

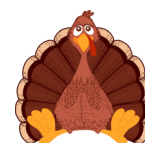
Don't forget our Certificates of Deposit (CDs), which lock in excellent rates to help your savings flourish. With a variety of terms to fit your goals, a CD is a safe and reliable way to earn more while you enjoy the season of giving. Whether you're saving for long-term dreams or short-term milestones, our deposit options are designed to support your financial journey all year long.

Thank You for Your Membership

As we approach the holidays, we want to thank you for being part of our Credit Union family. Just as the season is filled with warmth and generosity, we are committed to serving you with competitive rates, flexible loans, and secure savings opportunities. From all of us to you and your family, may your fall, Thanksgiving, and holiday season be filled with joy, peace, and prosperity.



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



Credit Union Annual Meeting

The Credit Union's annual meeting will be held on Friday, November 21, 2025 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!

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

1.00% APR, 1.00% APY
Primary share min. \$50.

Checking

1.00% APR, 1.00% 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.

