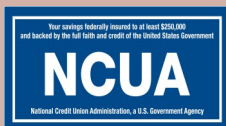




Hoboken School Employees FCU

The Quarterly Connection

Volume 29 Issue 4
October 1, 2026



PLASTIC CARD FRAUD PREVENTION

Have you ever had to deal with the frustration of having charges that you did not authorize post to your HSEFCU debit or credit card? Unfortunately, plastic card criminals continue to be busy devising new schemes and methods to post charges to member accounts. Timely awareness of the plastic card fraud is essential to limit losses and reduce exposure. Quick intervention is critical to preventing larger losses. Did you know that Hoboken School Employees FCU's mobile app is a fantastic tool to help prevent card fraud?

Along with many other great features, our mobile app includes a feature where you can receive alerts and control what happens with your debit and credit cards. Transaction alerts via text or e-mail notify you within seconds of any card activity. Implementing transaction controls can help you build custom guardrails on how and where your debit or credit card can be used. Combining text notifications with mobile controls results in 24/7 account protection. Utilizing these features can help US help YOU by safeguarding against fraud and preventing losses. If you utilize our cards, we STRONGLY encourage you to enroll in online banking and download our app from the Apple App Store or Google Play. In the unlikely scenario that you don't utilize a smartphone, these features and controls can also be accessed on our website after logging in. If you have questions about enrolling in this great feature, just give us a call and we'll walk you through it.



Here are just a few of the features and benefits of enrolling:

- ⇒ **Catch Test Charges:** Flag the small, initial purchases (\$1 to \$5) criminals use to test stolen data before major withdrawals hit.
- ⇒ **Immediate Verification:** Instantly see the exact merchant name and dollar amount for every swipe, tap, or online checkout.
- ⇒ **Remote Card Freeze:** Instantly lock a misplaced or compromised card with one tap in the app to block further authorizations, and unlock it just as easily if found.
- ⇒ **Custom Guardrails:** Set alert parameters for high-dollar amounts, online purchases, or international charges.

Help Prevent Fraud! Set Up Protection 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



Credit Union Annual Meeting

The Credit Union's annual meeting will be held on Friday, November 20, 2026 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 credit card, please note the customer service number is **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 6.10% 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.	3.90% / 3.96%
1 yr	4.00% / 4.06%
2 yr	4.05% / 4.11%
3 yr	4.10% / 4.16%
4 yr	4.10% / 4.16%
5 yr	4.10% / 4.16%

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

Shares and Clubs

1.25% APR, 1.26% 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 w/ low mileage

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

