



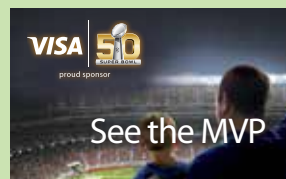
Your Home
YOUR COMMUNITY
Your Credit Union

FALL 2015



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\$martLink

Get Connected To Your Community Credit Union
• Over 60 Years of Service •



We're in the Business of Making Fairytales Come True

Get a magical deal on your next set of wheels with an auto loan from Hamilton Horizons! We love lending money to help bring dreams to life. So make us your financial fairy godmother and get ready to drive happily-ever-after with these fantastic auto loan benefits:

- ▶ Rates as low as **2.99% APR*** for new, used and refinanced vehicles
- ▶ Financing for up to 100% of NADA retail value for used vehicles and 110% for refinanced vehicles from another lender
- ▶ Vehicle values available at NADAguides.com
- ▶ Loans available for vehicles up to nine years old

Get pre-approved today! You can be pre-approved even if you are not a current member. Know your fate and the amount you can borrow before you shop. Apply online at **hamiltonhorizons.org** from your PC, smartphone or tablet.

*APR=Annual Percentage Rate.

Open an account today—there's no fee. You can open an account if you live, work, worship, attend school or are a member of an organization in Hamilton, or are related to someone who does. Bring your driver's license or passport, Social Security number and proof of address (such as utility bill) to open the account. To find out more, check out our website at hamiltonhorizons.org. Account application is on **Page 5** of this SmartLink.

If you're eligible to open an account, so are your relatives. Deposits are Federally Insured by the National Credit Union Administration's NCUSIF (National Credit Union Share Insurance Fund) up to \$250,000; IRAs are insured separately up to \$250,000.

Hamilton Horizons
Federal Credit Union
www.hamiltonhorizons.org



Get a Chance to Win an Amazon® Gift Card and Help the Kids!

For every new e-statement user from October 1, 2015, to January 31, 2016, we will donate \$1 to Children's Miracle Network® and enter you to win a \$50 Amazon gift card. We want you to give up paper and move to e-statements.* Helping your credit union will help you and the kids too. No more worries about shredding your old statements. You can download the PDF and save them in your PC indefinitely.



Once you're signed up, your statements are available through single sign-on self-service when you sign in to Virtual Branch. Sign up at **hamiltonhorizons.org**.

*All current e-statement users will automatically receive an entry.

Go Local

Why use a big bank when you can open a free and uncomplicated checking account with your local credit union?

Not all banks and credit unions charge monthly fees. If you feel your financial institution doesn't really want your business, open an account with us. We want your business!

With free checking including a free Visa® debit card and Virtual Branch, you can access your accounts 24 hours a day, 365 days a year from anywhere. Use Virtual Branch, Mobiliti™ and Mobile Deposit on your smartphone or tablet to view accounts, make transfers, pay bills, pay friends or move money between your own accounts at any financial institution. You can even make deposits without a trip to the office.

At Hamilton Horizons, we have remained true to the credit union philosophy of "people helping people" and will do all we can to help you. We work for your success. Support your local credit union.

3535 QUAKERBRIDGE ROAD | SUITE 600 | IBIS PLAZA
HAMILTON, NEW JERSEY 08619 | 609-631-4300

Message Board

Check out the new, updated website!

Take a look at hamiltonhorizons.org

Hamilton Horizons was first chartered in May 1954 as Delaval Employees Federal Credit Union. We are pleased to be serving our members for over 60 years!

Hamilton Horizons' success and longevity are due to the dedication of our volunteers.

We are always looking for members interested in helping out and being involved! If you have some financial background and you're interested in volunteering, please contact Cindy Rein-Zima, President/CEO, at 609-631-4300.

Winter is coming!

Weather updates are available through our Twitter feed ([Twitter.com/hhfcu_Moola](https://twitter.com/hhfcu_Moola) or link to Twitter at hamiltonhorizons.org). In case of inclement weather, please check the website or call the office for information on late openings or possible closings. Like us on Facebook and you will receive notices automatically.

HOLIDAY CLOSINGS Please plan accordingly.

Columbus Day Monday, October 12, 2015	Christmas Friday, December 25, 2015
Veterans Day Wednesday, November 11, 2015	New Year's Eve Closing at noon on Thursday, December 31, 2015
Thanksgiving Thursday, November 26, 2015	New Year's Day Friday, January 1, 2016
Christmas Eve Closing at noon on Thursday, December 24, 2015	Martin Luther King, Jr. Day Monday, January 18, 2016

We will be open Saturday, December 26, 2015, and Saturday, January 2, 2016.

**Follow us on
Facebook and
Twitter!**



Debit Card Users:

The expense of plastic card fraud affects all credit union members. We have experienced increased fraud in advance of the October 1, 2015, changeover to chip cards and are requiring the use of a PIN instead of signature at some merchants.

If the signature feature of your debit card is declined, switch to using your PIN. This will verify your identity and cut down on fraud. Thanks for helping prevent fraud.

Debit and Credit Card Users:

If you are traveling, please call us to let us know when and where. Out-of-area transactions are a fraud trigger and your account may be frozen until you can be contacted. If you're traveling, the call may be to your home and you're not there to answer.

Chip Cards are Coming!

At Hamilton Horizons, we're committed to safeguarding your debit and credit card accounts. That's why we will be issuing new plastic cards with chip technology, which helps protect your card from unauthorized use. When you use your new card at a chip-enabled terminal, the embedded chip generates a unique transaction code that is shared with the merchant, instead of your card information. This makes it difficult to copy the card. You'll receive additional information about the security features of the chip card and how to use it when your new card arrives.

Since merchants out of the U.S. use chip cards almost exclusively, if you plan on traveling overseas, please contact us so we can expedite your card replacement.

Want to learn more? Go to <http://GoChipCard.com>.



Home Buying Seminar



Preparing for home ownership starts long before you drive through neighborhoods and attend open houses. It starts by getting your finances in good working order. If you do, you could save thousands of dollars in interest over the life of the mortgage.

Whether your goal is to own your own home, look for a different home or refinance your existing mortgage, the process requires careful planning, education, patience and a clear understanding of the costs involved. And because of the significant financial investment required to purchase a house, the credit union is here to lend a helping hand.

Hamilton Horizons FCU will be hosting a free informational Home Buying Seminar on **October 22, 2015, at 6 PM** at the credit union.

Call Jim at **609-631-4300 x107** by October 22, 2015, to reserve your space.

See the MVP

You could win a Grand Prize Trip to Super Bowl 50!

First Prize: \$5,000 for you to host a Super Bowl Party for 50. Learn more about the Visa® Super Bowl 50 Sweepstakes at your nearest Hamilton Horizons Federal Credit Union branch or at visa.com/goldenmvp through November 30, 2015.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA SUPER BOWL 50 SWEEPSTAKES. Non-purchase entries and purchase entries have an equal chance of winning. Open only to legal residents, 18 or older as of 9/01/15. For details on non-purchase entries, see Official Rules at visa.com/goldenmvp. PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes begins 9/01/15 and ends 11/30/15. Sponsored solely by Visa U.S.A. Inc. The NFL Entities have not offered or sponsored this Sweepstakes in any way.

If you do not wish to receive future promotional mailings from Hamilton Horizons Federal Credit Union, please contact us at 1-800-449-3221.

Be the MVP

Chip Beats Strip – They are durable, contain a computer microchip, use a unique code for each transaction, are difficult to counterfeit and are accepted worldwide.

Navigating through Individual Retirement Accounts (IRAs): Traditional and Roth

You are eligible to make Traditional IRA contributions if you receive compensation, including alimony, that is includible in gross income and are under the age of 70½ throughout the tax year. The term "compensation" means earned income. Compensation does not include pensions, annuities or other forms of deferred compensation. In a Traditional IRA, the contributions generally may be deducted from your total income to arrive at your Adjusted Gross Income (AGI). There are circumstances whereby your contribution amounts may be reduced or not deductible to arrive at your AGI. Nondeductible contributions may be made to a Traditional IRA. The amounts earned in a Traditional IRA are not taxed until the distributions are made. There are early withdrawal penalties subject to 10-percent additional tax if you are under age 59½ and tax is imposed on the contributions in excess of allowable contribution limits. Upon reaching the age of 70½, you are required to withdraw a certain amount of money from your Traditional IRA. These minimum

required distributions are known as Minimum Required Distributions (MRDs) or Required Minimum Distributions (RMDs).

A Roth IRA is a type of IRA consisting of after-tax contributions. The ability for you to make a contribution to a Roth IRA depends on your modified adjusted gross income (MAGI) limits based on your filing status of your returns. The contributions to a Roth IRA cannot be deducted from income to arrive at your AGI and distributions are tax free, excluded from gross income. Roth IRA distributions are not subject to the early withdrawal penalty of 10-percent additional tax if it is considered a "Qualified Distribution" whereby meeting the five-year holding period and made on or after age 59½. Roth IRA contributions can be made after reaching the age of 70½.

The maximum amount that you can contribute to a Traditional IRA and Roth IRA during 2015 is \$5,500. If you are at least age 50 by the end of the tax year, you are

allowed to make an additional contribution of \$1,000 under the catch-up rule.

You have until the due date of your tax returns to make the Traditional IRA and Roth IRA contributions to your IRAs for the return year. This is generally April 15th.

There are other considerations when determining contribution limits to your IRAs, rollovers, conversions and exceptions to 10-percent additional tax for early distributions, etc. It is important to spend some time understanding the differences between Traditional IRAs and Roth IRAs and discuss your options with a tax professional to help you plan for retirement, avoid costly mistakes and meet your Internal Revenue Service (IRS) requirements.

Carmelo Balliro, CPA, is the Owner of Carmelo Balliro, CPA, LLC. Contact him at 609-570-8288 or info@cb-cpallc.com 2620 Whitehorse-Hamilton Square Rd. Hamilton Square, New Jersey 08690

Mortgage Payment and Rate Comparison



Lower interest rates can mean more purchasing power. When buying a home, consider the costs in addition to your principal and interest mortgage payment such as property taxes, maintenance, repairs and utilities. Our mortgage department can discuss how home ownership fits into your overall financial goals and help you make a sound financial decision. Interest rates should not be the only consideration when buying a home; an interest rate can have a significant impact on the loan amount for which a buyer can be approved.

In the following two examples, the calculations are based on the mortgage loan amount, thirty-year fixed interest rate and your monthly principal and interest payment:

Example 1

\$200,000 5.00% (5.070% APR) \$1,074.24
\$225,000 4.00% (4.058% APR) \$1,074.90

In this scenario for a very similar monthly principal and interest payment, a 4.00% interest rate yields a difference in purchasing power of \$25,000.

Example 2

\$400,000 5.00% (5.035% APR) \$2,147.89
\$450,000 4.00% (4.029% APR) \$2,149.09

In this scenario for a very similar monthly principal and interest payment, a 4.00% interest rate yields a difference in purchasing power of \$50,000.

Hamilton Horizons Federal Credit Union is ready to provide you with the best mortgage services possible. Our highly trained mortgage loan originators will be happy to assist you through the process and look forward to you saving money by helping every step of the way. No matter whether you need a pre-approval commitment to shop confidently or need to refinance that higher interest mortgage, we are standing by. Do not hesitate one more day. Call **866-430-9535** or log on to **hamiltonhorizons.org**.

No-Surcharge ATMs



Never pay an ATM surcharge again when you use your Hamilton Horizons Debit or ATM

Card at any of the over 58,000 ATMs in the Allpoint™ nationwide network. Use your card at any ATM displaying the Allpoint™ logo to access your Hamilton Horizons account 24 hours a day.

Allpoint's™ surcharge-free ATMs are located in retail merchants across the country. Use the ATM locator on our website to find the Allpoint™ ATMs closest to where you live, work or travel. Some of the merchants participating with Allpoint™ ATMs include: 7-Eleven®, CVS, Wawa®, Hess, Target®, Costco® and many more.

Access the list of Allpoint™ surcharge-free ATMs from our website: **hamiltonhorizons.org**.

Shared Branching



Look for the CO-OP® triangle to find a credit union branch where you can deposit and withdraw funds. Bring your driver's license and account

number. There are over 6,800 branches available. Access the locator from our website: **hamiltonhorizons.org**.

Hamilton Horizons' Visa® Has a Fixed, Low Rate with No Balance Transfer Fee!



Our credit cards are the best deal around. Open a Hamilton Horizons Visa and enjoy:

- ▶ No Annual Fee
- ▶ No Cash Advance Fee
- ▶ No Balance Transfer Fee
- ▶ No Arbitrary Limit or Rate Changes
- ▶ No Interest if purchases are paid within 25-day grace period
- ▶ Fixed Rates – **11.9% Premium** (earns ScoreCard® Rewards) and **17.92% Classic**



Check balances, make payments and receive statements online through EZCard or Single Sign-on Visa through Virtual Branch. Protected with Verified by Visa. Call us at **609-631-4300** for an application or apply online via PC, tablet or smartphone at **hamiltonhorizons.org**.

Membership & Account Application

<input type="checkbox"/> Individual <input type="checkbox"/> Minor		Primary Member Information	
Member Name		Member #	
Social Security #		Driver's Lic. #	
Address		City	State Zip
Home Phone	Date of Birth		Mother's Maiden Name
E-mail			
Employer		Work Phone	
Employer Location			
Eligibility			

Joint Member Information

Designate the ownership of the accounts and responsibility for the services requested.			
<input type="checkbox"/> Individual <input type="checkbox"/> Joint Account with Survivorship <input type="checkbox"/> Minor Account with Custodian			
Joint Member/Custodian Name			
Social Security #		Driver's Lic. #	
Address		City	State Zip
Date of Birth		Mother's Maiden Name	
Home Phone		Work Phone	
E-mail			

TIN Certification And Backup Withholding Information

Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number.
- (2) I am not subject to a backup withholding because (a) I am exempt from backup holdings, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. person (including a U.S. resident alien)

Certification Instructions: Cross out item 2 above if you have been notified by the IRS that you are currently subjected to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

Authorization

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-In-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We have received and read the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Primary Member Signature	Date
Joint Member/Custodian Signature	Date

Products

All of the terms, conditions, form of account ownership, account selection and other information indicated on this card apply to all of the accounts listed below unless the credit union is notified in writing of a change.

Please check items applying for:

<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market
<input type="checkbox"/> Checking	<input type="checkbox"/> IRA
<input type="checkbox"/> Certificate of Deposit (CD)	<input type="checkbox"/> Business Account
<input type="checkbox"/> Visa Credit Card	<input type="checkbox"/> Checking Teen Club
<input type="checkbox"/> "Name Your Own" Club Account	<input type="checkbox"/> \$tart \$mart Savings Club

Services

Please check items applying for:		Personal Password:
<input type="checkbox"/> Payroll Deduction \$	<input type="checkbox"/> Direct Deposit	
<input type="checkbox"/> ATM Card No.	<input type="checkbox"/> VISA Check Card	
<input type="checkbox"/> Online Banking/Checking	<input type="checkbox"/> Vehicle Loan	
<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Home Loan	

I hereby make application for membership in the credit union named below, and agree to conform to its bylaws and amendments thereof, copies of which have been made available to me, and to subscribe for at least one (1) share.

By signing this card, you authorize the credit union to obtain credit reports in connection with this application for membership, services and/or credit, and for update, renewal or extension of the credit received, if applicable. If you request, the credit union will tell you the name and address of any bureau from which it receives a credit report on you.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Primary Member Signature	Date
--------------------------	------

Joint Member/Custodian Signature	Date
----------------------------------	------

JOINT SHARE ACCOUNT AGREEMENT (*NOT TRANSFERABLE)

Hamilton Horizons Federal Credit Union is hereby authorized to recognize any of the signatures subscribed in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said credit union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship, and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said credit union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the credit union from time to time.

Any of all said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from the credit union.

The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union, which shall not affect transactions theretofore made.

FOR INTERNAL USE ONLY	
This application is approved by the <input type="checkbox"/> Membership Officer.	
Signed (Person representing approver of application)	Date

I/We hereby authorize Hamilton Horizons Federal Credit Union (the Credit Union) to establish this Checking Account for me/us. The Credit Union is authorized to pay checks signed by me (or by any of us) and to charge all such payments against the shares in this Account. It is further agreed that:

- (a) Only share draft blanks and other methods approved by the Credit Union may be used to make withdrawals from this Account.
- (b) The Credit Union is under no obligation to pay a check that exceeds the fully paid and collected share balance in this Account. However, if any of the undersigned writes a check that would exceed such balance and results in this Account being overdrawn, the Credit Union may, nevertheless, pay such checks and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares.
- (c) The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the check.
- (d) When paid, checks become property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.
- (e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check.
- (f) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- (g) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- (h) This account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- (i) If this agreement is signed by more than one person, the persons signing above shall be the joint owners of the Account which, in that event, shall be subject to all terms and conditions printed on this application.



3535 QUAKERBRIDGE ROAD | SUITE 600 | IBIS PLAZA
HAMILTON, NEW JERSEY 08619 | 609-631-4300
FAX: 609-631-9605 | TOLL-FREE: 1-800-449-3221
WEBSITE: WWW.HAMILTONHORIZONS.ORG

HOURS OF OPERATION:
MON.-WED.: 9:00 AM-3:30 PM
THURS.-FRI.: 9:00 AM-6:00 PM
SAT.: 9:00 AM-12:00 PM



Your savings federally insured to at least
\$250,000 and backed by the full faith and
credit of the United States Government.



AMERICAN
CREDIT UNIONS™
Where people are worth more than money.



Follow us on Facebook and Twitter.

Did you know you are eligible for a credit union member discount on your Liberty Mutual Auto or Homeowners insurance? Call Dan Ressigie, our Liberty Mutual Sales Representative, at **732-308-3868 ext. 50950** to set up a review of your current policy.

Products and Services

- Savings Accounts
- Money Market Accounts
- Individual Retirement Accounts
- Share Certificates and IRA Certificates
- "Name Your Own" Savings Accounts
- Free Checking Accounts—no monthly maintenance, no minimum balance
- Free Mobile Deposit
- Free Virtual Branch PC Banking and Mobiliti™ (Mobile Banking)
- Free Bill Pay
- Free Automatic Transfers
- Direct Deposit/Payroll Deduction/ACH
- Free Visa® Check Cards and ATM Cards
- Over 58,000 No-Surcharge Allpoint™ and CU\$™ ATMs
- Over 6,800 Shared Branches
- Online Loan Application—24/7
- New and Used Vehicle Loans
- New and Used Motorcycle, RV and Boat Loans
- Debt Consolidation Loans
- Share and CD Secured Loans
- First Mortgages
- 5- to 20-Year Home Equity Loans and Lines of Credit
- Home Improvement Loans
- Premium and Classic Visa® Credit Cards with ScoreCard® Program on Premium
- Electronic Statements
- Third Party Checks
- Notary Public Services
- Wire Transfers
- Lobby Coin Machine—free to members
- Business Accounts
- Skip-a-Pay Loans—Vacation and Holiday
- Start \$mart Savings Club
- Cha-Ching Teen Club
- Non-Profit Fundraiser Program
- Candy Sales for CMN
- Credit Life and Credit Disability Insurance
- GAP Insurance
- Auto and Homeowners Insurance Representative
- Member Credit Report Analysis
- Independent Investment Advisor

Top 10 Reasons to Use Horizons Bill Pay

10. It's intuitive and easy to use.
9. You can go on vacation and your bills still get paid.
8. Transferring money between your financial institutions is simple.
7. Improve your credit score by scheduling bills to be paid automatically.
6. Receive bills electronically and securely.
5. Export your data to Quicken®.
4. Checks are deducted from your account when paid; not when scheduled.
3. You can use Popmoney® personal payment service to pay your friends.
2. Toll-free support is available from 7 AM to 1 AM, 365 days a year—**844-596-1105**.

And the top reason to use Horizons Bill Pay:

It's free! No need to spend money on stamps!

Sign up through Virtual Branch at **hamiltonhorizons.org**.