



Your Home
YOUR COMMUNITY
Your Credit Union

SUMMER 2015

\$martLink

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



Looking for a New Car?

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Visa® Balance Transfer

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Need a Second Chance?

Page 4

br easy Frequently-Used Words to Describe Auto Loans from Hamilton Horizons

You've heard a used auto is a better deal, but are you wondering how to pay for it? It's easy-breezy with a Hamilton Horizons used auto loan!

- ▶ Pay the same rate whether buying new or used—as low as **2.99% APR.***
- ▶ Borrow up to 100% of NADA retail value (110% if refinancing your loan from another lender).
- ▶ Enjoy financing for vehicles up to nine years old.
- ▶ Check vehicle values at NADAguides.com.
- ▶ You may want to use an auto broker for your used car purchase (see article on page 4).

Get pre-approved today! Apply online at **hamiltonhorizons.org** from your PC, tablet or smartphone.

Receive a **free oil change** at Winter Auto Repair with your Hamilton Horizons used auto loan! Call **609-208-2550** to set up an appointment.

Winter Auto Repair • 1127 Route 130
Robbinsville, NJ 08691



*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 or 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.



Dreaming of a New Toy to Enjoy the Warm Weather?



Make your dream come true with a motorcycle, boat or RV loan from Hamilton Horizons. You can finance 100% of the dealer purchase price or the NADA retail value, plus tax and tags. New or used are the same rate. Get pre-approved before you shop so you can

negotiate the best deal. Apply by PC, smartphone or tablet at **hamiltonhorizons.org**.

Convenience in the Palm of Your Hand

With Mobiliti™ and Mobile Deposit, you can access your accounts 24 hours a day, 365 days a year, from anywhere. Accessed through Virtual Branch, Mobiliti and Mobile Deposit on your smartphone or tablet allow you 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.



Sign up for e-statements and access your statement directly through Virtual Branch self-service. Plus, you can save postage using Horizons Bill Pay. Need help signing up? Come in to the office or give us a call and we will gladly assist you. You can also apply for a loan online through your PC, tablet or smartphone directly from **hamiltonhorizons.org**.

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

Message Board

Flag Day is June 14th!



If you have a flag you would like to retire, drop it off at our office. Board member Larry Rosenthal is a veteran and will dispose of it properly at the flag retirement ceremony on Flag Day.

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.

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

HOLIDAY CLOSINGS

Please plan accordingly.

Independence Day
Saturday, July 4, 2015

Labor Day
Monday, September 7, 2015

**Be the first to hear—
Follow us on
Facebook and Twitter!**



Tired of Worrying About Shredding All Your Old Statements?

Go green and sign up for e-statements. Once you're signed up, your statements are available through self-service when you sign in to Virtual Branch. You can download the PDF and save them in your PC indefinitely. Sign up at hamiltonhorizons.org.

"Old Glory" Worn or Tattered?

Every year, not just in Hamilton but across this vast country, many people ask the same question: "I have an old American flag. It is torn or weathered. How do I get rid or dispose of it properly and with respect?"

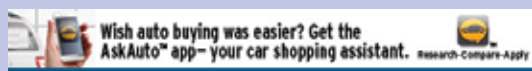
For the last several years, Mercer County Officials, especially the Office of Veterans Affairs, have answered this question. One of the proper ways to do this is to have a solemn ceremony with a prayer and a bugler blowing Taps. The next Flag Retirement Ceremony will be June 11, 2015, at 6 pm at Veteran's Park (Steinert side). Rain date is June 12, 2015, same time, same place.

Hamilton Horizons Federal Credit Union is here not only to serve your financial needs, but to help you with this issue as well. We have a box in our lobby for these flags, no matter how big or small. Please bring in your flags (cloth only), without the wooden stake, to us. If you live in Mercer County or the Bordentown area and can't get to the credit union, call Larry Rosenthal at 609-954-8075 (before 9 pm), and he will arrange to pick up your flag(s). He will also answer any questions. Please pass this on.

Please remember to fly your flag for those occasions that commemorate our country and our veterans. Please display it correctly and with respect.

Looking for a New Car? We Can Help.

Dream Car. Dream Loan. AskAuto™ App.



Shopping for a car can be a complicated, stressful experience. What if you could find help to make the process easier? Now you can, with our new AskAuto app for your smartphone or tablet.

The AskAuto app is a powerful research and lending tool that can help you shop for your dream car and apply for a great loan through Hamilton Horizons.

The app is easy to use. Let's say you're out shopping for vehicles on Sunday afternoon and see three cars that you like. Simply scan the VINs into your mobile device to get the average retail cost and EPA mileage estimates and to make notes about each vehicle. The AskAuto app saves the information so you can compare later.

While you're on the lot, we can even send you messages about available loans or dealerships we have good partnerships with—giving you good, trustworthy information, right when you need it.

Once you've decided on your car, apply for your loan anytime, anywhere using your smartphone or

mobile device. Just scan your driver's license* and let the AskAuto app do most of the work for you. Your loan application will prefill your personal information and the vehicle information you saved earlier.

With the AskAuto app, you'll stay organized, save time and have information to make an informed purchase right at your fingertips.

Want to take the AskAuto app for a spin? Download today at <http://askauto.loanliner.com/> market. Be sure to select Hamilton Horizons on the app's startup screen.

*Driver's license scan not available in all states.



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**.



As the U.S. payment industry transitions to EMV technology, there's a lot to adjust to, starting with what to call the new cards. They might be called any of the following terms: *Smart card, Chip card, Smart-chip card, Chip-enabled smart card, Chip-and-choice card (PIN or signature), EMV smart card, EMV card.*

Thinking of Buying a New Home?

Here Are Some Helpful Steps

Whether you are buying a home for the first time, buying a second home or considering investment property, you should take steps to protect your investment and financial health. No matter what type of property you're looking to purchase, take these precautions as you navigate the purchase of any piece of real estate.

Take stock of your finances.

Before contacting a real estate agent or window shopping for a new home, figure out what you can spend.

Know your credit card limits and review your usage to prevent a potential approval pitfall. The closer you get to using all your available credit, the less likely you are to have a good credit score or seem like an attractive mortgage candidate to a potential lender.

Start with financing. Obtaining pre-approval for a loan will make the process of negotiation and loan approval smoother. Some sellers may even require you to be pre-approved before they accept your offer. Call Hamilton Horizons' Mortgage Department at 866-430-9535 to get pre-approved.

Find a real estate agent. The seller is the one who pays the commission, so there's no reason not to get the help of an agent. Look for a professional who is both familiar with the area you're considering and its home values.

Read the contract. When you're ready to submit a purchase offer, your real estate agent should review the contract with you. Make sure to read the contract completely before signing it. Be sure to ask questions about anything you aren't sure of and

only sign after you have answers that satisfy all your questions.

Ask for exact dates. Your contract might state you have 10 days to conduct your inspections or 30 days to fulfill all contingencies. Ask your realtor for exact dates, not just the number of days, to make sure you don't miss any important deadlines. This will also tell you when you're supposed to receive documentation, such as disclosures or notices about the transaction.

Get it in writing. If you negotiate any extras (the seller will leave furniture or the seller pays a percentage of closing costs, e.g.) make sure that they're documented in writing and that all parties sign off on the extras.

Looking for a New Home?

Are You Interested in Our Mortgage Program?

Our website is a great resource for information about mortgages. Go to **hamiltonhorizons.org** > "Apply for a Loan" > "Mortgage Application." You can apply online or research on this site, model a loan and have your questions answered. Call **866-430-9535** to speak with our mortgage department.

We also have some dependable community resources. Are you looking for a real estate agent? Joan George with RE/MAX has been in real estate for over 35 years and can help you find the right home. Joe Falk is an experienced real estate attorney with Hartsough, Kenny and Chase and can help you through the home buying process, title search and closing. Carlo Vitale with Vitale Inspection Services will do a thorough job inspecting your new home. Dan Resseguie with Liberty Mutual® can help you protect your home with appropriate homeowners insurance coverage and special credit union member pricing. These are people we work with every week in our community whom we trust to help you. Call us and we'll connect you!

We can assist through the entire process and hopefully help you move in soon!



Do You Need a Second Chance?

Almost all of us have made mistakes when we were younger, or sometimes life just happened to us. Some of us may not have understood the importance of good money management, whether being unable to balance a checking account or not paying loans on time. Hamilton Horizons can help! In the spirit of credit unions' "people helping people" philosophy, we offer Second Chance Checking, Credit Builder Loans and Secured Visa® Credit Cards. We want to help you improve your financial future by clearing your e-funds record and improving or building a credit score.

Second Chance Checking has all the features we offer in our regular checking account. It is free, with no minimum balance, no monthly fee, a free debit card and free Virtual Branch. No doubt we will watch the account closely, but you will have the chance to prove you can manage the account. If you want, we will even teach you how to balance your checking account using a check register.

Credit Builder Loans can be used to build or rebuild credit. Whether you have never had a loan or need to repair your credit, this loan can help. It is a share secured loan; the proceeds of the loan are deposited in your account and locked up until the loan is paid off. You make regular on-time monthly payments (best if made through payroll deduction), which are reported to Experian. Once the loan is paid, the money that was deposited in your account is available to you. To keep the payments affordable, the amount of the loan is just \$1,000. The rate is set at 3% above the dividend rate on the savings account. The monthly payment is just \$85.

Secured Visa Credit Cards are available to help rebuild credit. The cards are assigned low credit limits and the amount of the limit must be deposited and held in your account. There is no annual fee for the card, and the rate is fixed at 17.92%.

We can help you rebuild your credit and build a positive financial future. Call us or stop by the office and let us see if we can help.

We reserve the right to deny these services based on record of recent abuse of accounts.

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.

Auto Brokering – How It Works for You

Whether you want to buy a new car, a used car or a lease, a knowledgeable auto broker can save you money and time. Often brokers have years of experience in the car industry, usually former salespeople or managers that understand all the aspects of the car business. A good auto broker will have negotiating skills that could potentially save you thousands that you could be missing out on by working the deal yourself.

When looking to purchase a new vehicle and in need of some professional guidance from someone who works directly for you, consult with a trusted local auto broker.

Brokers do a lot of new car negotiations and can advise you on the importance of options, like what model, brand and trim to bring the greatest residual values. To get the

maximum price when you decide to trade or sell will all depend on those factors, as well as your mileage, maintenance and preservation of the vehicle. Also, an auto broker can usually find the specific color, interior trim and options you choose, even if the dealership says they can't get it or that extra charges will apply. A broker has the expertise to locate the vehicle for you and negotiate the deal.

Brokers can get you amazing deals on the purchase of a used vehicle due to the wider margin on used car pricing. They can search and locate particular years, makes and models with the options you request, just as with a new vehicle, and complete a pre-purchase inspection by an independent certified auto appraiser to verify the vehicle's condition. This is a sure way to know you are getting the best price for a good vehicle without having to

do any of it on your own. If your auto broker is conducting any inspections or appraisals, make sure they produce a certification number that can be confirmed.

When leasing, there are so many ways for added "hidden" fees and "mistakes" to go unmentioned. Always check the numbers and ask for a step-by-step run-through with your dealer so you both get the same bottom number. An auto broker can review a lease agreement thoroughly and look for all the unnecessary fees and dispute them. They can also negotiate the terms of a lease for you, as well as the down payment. Remember to focus on the purchase price when attempting a lease. If the purchase price is low and residual value is high, that equals a lower monthly payment. You will always pay less to lease the vehicle that depreciates less.

Using a locally trusted auto broker who is consumer driven will typically save you much more than the fee they charge. Make sure the auto broker you work with charges a flat fee for their services, usually between \$200–\$1,000. Rare and specialty vehicles may have a higher fee due to more legwork, travel and research to get a good deal. Avoid the sales lot and endless search for a vehicle by letting an auto broker do all the work for you and negotiate the best price. From your imagination to your driveway, a simple phone call to your local auto broker will take the work out of a tiresome job, so you can have a great car buying experience.

Lori DiPasquale
Independent Certified Auto
Appraiser/Broker & Consultant
Titlekeycash.com
609-947-4102 • 855-888-8522

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:

- The number shown on this form is my correct taxpayer identification number.
- 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
- 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 authorized 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 received 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:

- Only share draft blanks and other methods approved by the Credit Union may be used to make withdrawals from this Account.
- 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.
- 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.
- When paid, checks become property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.
- Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check.
- 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.
- This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- This account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- 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.

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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.

Why is the Dollar Green? In the 1800s, new photography technology was being used to make illegal copies of the dollar. As a result, the Treasury Department sought to invent a system for keeping the dollar from being copied. At that time, the illegal copies were being made using black and white photography. By applying colored ink to the bills, copies would appear gray in color. Of all the colors tested, green was the most successful, and became the new standard color of the American dollar!

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



Moola the Cash Cow with the Hamilton Horizons Team on HGSA Opening Day

Moola the Cash Cow at YMCA Healthy Kids Day. We care for your financial health.



60th Annual Meeting