



Your Home
YOUR COMMUNITY
Your Credit Union

WINTER 2016



Home Buying Seminar

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\$martLink

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



Visa® Changes Coming
This Year

Page 2



Transfer Your Credit
Card Balance

Page 3



Put the Pedal to the Metal
Apply for an Auto Loan Today, Before
Rates Go Up!

If you're in the market to buy a new or used vehicle, NOW is the best time to borrow! According to the Federal Reserve predictions, current rates are likely the lowest they will be all year. So act now to get behind the wheel of the best possible deal.

Here at Hamilton Horizons, we finance vehicles up to nine years old with these great benefits:

- ▶ Competitive rates for new, used and refinanced vehicles
- ▶ Loan amounts up to 100% of invoice, plus tax and tags on new vehicles
- ▶ Financing for up to 100% of NADA retail value for used vehicles and up to 110% for refinanced vehicles from other lenders (check vehicle values at NADAguides.com)

Get pre-approved today to discover your exact rate and loan amount before you start shopping. Simply apply online at hamiltonhorizons.org from your PC, smartphone or tablet.

For current rates, visit hamiltonhorizons.org/loan-and-investment-account-rates/.

DID YOU KNOW? Buying a used vehicle is often a better deal than buying new. Through our partnership with local auto broker Lori DiPasquale and her affiliates, you can have a professional who works for you to get you the vehicle you want at a great price. Don't stress and waste valuable time on this daunting task. Contact Lori at **609-947-4102** or toll free at **1-855-888-8522**, or visit the website at TitleKeyCash.com.

IMPORTANT!

If you received a paper copy of this \$martLink, we need your email address. We are working to keep expenses low, so we can continue to offer low and no-cost services to you, our members. Paper copies and postage are costly, so we will no longer be mailing newsletters after October. Help us to help you by providing your email address.

Have you moved? Changed your phone number? Even if we have your email address, we require your correct physical address. Don't forget to update your personal information when you move.



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. Access through Virtual Branch, Mobiliti and Mobile Deposit on your smartphone or tablet allows 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 into 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.

Open an account today—there's no fee. You can open an account if you live, work, worship, attend school in Hamilton or are related to someone who does. You can also open an account if you are affiliated with any organization in Hamilton. Bring the completed application, your driver's license or passport, Social Security number and proof of address (such as utility bill) to open the account. Account application is available at hamiltonhorizons.org/wp-content/uploads/2015/07/HH_Application.pdf. Not able to come into the office? Have the forms notarized and mail them in. To find out more, check out our website at hamiltonhorizons.org. 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.



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Message Board

MARK YOUR CALENDAR

FREE Budgeting Seminar
Saturday, March 5, 2016, at Hamilton Horizons,
10–11 AM. If interested email
info@hamiltonhorizons.org.

Home Buying Seminar
Thursday, April 14, 2016, at 6 PM at Hamilton
Horizons. RSVP to Tom Coleman at
609-631-4300 x107 by April 7, 2016.

Spring Fling – Electronics Collection Day
Saturday, June 4, 2016

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 are interested in volunteering, please contact Cindy Rein-Zima, President/CEO, at 609-631-4300.

Winter is here!

Weather updates are available through our Twitter feed (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 receive notices automatically.

HOLIDAY CLOSINGS

Presidents' Day
Monday, February 15, 2016

Memorial Day
Monday, May 30, 2016

Please plan accordingly.

Follow us on
Facebook and
Twitter!



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!

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 **April 14, 2016, at 6 PM** at the credit union.

Call Tom at **609-631-4300 x107** by April 7, 2016, to reserve your space.

Our Mortgage Center link is available at **hamiltonhorizons.org** and will answer questions. You can also call **1-866-430-9535** with questions—no obligation.

Annual Meeting

Hamilton Horizons' 61st Annual Meeting will be held in the credit union's lobby at 4:30 PM on March 21, 2016. Door prizes will be awarded, and we will serve a light dinner following the meeting. All members are welcome to attend.

Dreaming of a New Toy?

Make your dream come true with a motorcycle, boat or RV loan from Hamilton Horizons. You may be able to 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**.

Visa Credit and Visa Debit Card Changes Are Coming This Year



Watch your email and SmartLink for updates. We are enhancing the programs to include EMV chip cards, Apple Pay™, Samsung Pay and Android™ Pay. You will receive new chip cards in the mail; please follow the instructions regarding when you should begin using them. We will be discontinuing the ScoreCard® points program and providing notification to point holders, who will have 60 days to use the old points. Once the new cards are in place, an enhanced rewards program will be available.



Now Is the Time to Move Your Variable-Rate Credit Cards to a Fixed Rate!

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%** and **17.92%**

You can even check balances, make payments and receive statements online through EZCard or Single Sign-on Visa through Virtual Branch. Plus, receive protection with Verified by Visa.

Call us at **609-631-4300** for an application or apply online via PC, tablet or smartphone at **hamiltonhorizons.org**.

No More Paper Cuts – Sign Up for E-Statements

With the click of a few buttons, you can have your account statements conveniently accessible online with or without enrolling in online banking.

If you are using Virtual Branch online banking, sign up for E-Statements by logging in to your Virtual Branch account. Click the Self Service tab

> eStatements > I Agree. Then follow the user-friendly prompts to register your account.

If you do not use the Virtual Branch online banking, you may still sign up for E-Statements by going to **hamiltonhorizons.org**. Look under the Quick Links section and click "Sign up

for eStatements." Again, follow the prompts to register your account.

Your statements will be available online for 12 months and can be downloaded to your personal files. Sign up at **hamiltonhorizons.org** today—and never pay for statement copies again!

Top Three Tax Time Tips

It's no secret that tax time can be taxing on one's stress levels. Fortunately, a few simple tips can greatly improve your tax filing experience:

▶ **Select an experienced tax preparer.**

Unless you're planning to file your own taxes, you'll need to find a reputable tax professional to prepare your taxes for you. Check with friends and family members for recommendations, and make sure the preparer has a PTIN (Preparer Tax Identification Number). If your tax situation is complex, take some time to research the credentials, qualifications and educational background of the various preparers you're considering. Lastly, ask about each preparer's fees so you can compare and know what to expect.

▶ **Gather needed information and documentation.**

Your preparer will need a variety of documents and personal details in order to file your taxes. Write down the addresses of any properties you own as well as your Social Security number and those of any

dependents. You'll also need to provide applicable documentation, including but not limited to:

- Form W-2 from your employer (or Form 1099-MISC if you're an independent contractor)
- Form 1099-INT, Form 1099-DIV and/or Form 1099-B showing interest earnings
- Form 1098 listing the interest you paid on your mortgage
- Receipts for any charitable donations

▶ **Make the most of your tax refund.**

Though having a responsible plan for your tax refund might not alleviate your tax-time stress, it will certainly alleviate your overall financial stress. Consider using your refund to pay down high-interest debt, start an emergency fund, save for retirement or invest for your child's college education. Your future self will thank you for it later!

PLANNING TO DO YOUR OWN TAXES?

Get help with TurboTax®! As a member of Hamilton Horizons, you can enjoy exclusive discounts on TurboTax products. Visit **hamiltonhorizons.org** and click "File Taxes for Free with TurboTax" under the "Vital Contacts & Links" menu to get started.



TurboTax is a trademark of Intuit Inc., registered in the United States and other countries.

Sources:
http://www.investopedia.com/articles/pt/07/tax_prep.asp
<http://www.bankrate.com/finance/taxes/7-ways-to-get-organized-for-the-tax-year-1.aspx>



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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.



Follow us on Facebook and Twitter.

Need to consolidate bills, renovate your home, buy a new car or take a vacation? Borrow against your home's equity. We offer rates as low as 3.49% and a low \$250 application fee with no points. Apply at hamiltonhorizons.org, stop in or call 609-631-4300 to have an application mailed.

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 fee, 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
- Five- to 20-Year Home Equity Loans and Lines of Credit
- Home Improvement Loans
- Premium and Classic Visa Credit Cards
- 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 Smart 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

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. 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.