

Your Home
YOUR COMMUNITY
Your Credit Union
SUMMER 2016

\$martLink

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



Auto Promotion

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Home Equity Loans Time to Treat Yourself

Whether it's a new deck, roof, flooring, car, vacation, you name it—the equity in your home can be used to take care of your expenses. Hamilton Horizons offers home equity loans from \$5,000 to \$300,000, five- to 20-year terms and up to 90% loan-to-value. The application fee is just \$250 with no other points or fees. Rates are as low as **3.49%**. Call the loan department at **609-631-4300** to apply.



Dreaming of a New Toy to Enjoy the Warm Weather?



Make your dream come true with a motorcycle, boat or RV loan through Hamilton Horizons. Get pre-approved before you shop so you can negotiate the best deal. Apply by PC, smartphone or tablet at **hamiltonhorizons.org**.

Spring Fling Event: June 4 at IBIS Plaza

It's all about recycling and environmental safety when it comes to electronics collection, so we're offering you a way to clean out your house and rid yourself of old electronics.

The event will also include exotic cars, vendors, food trucks and mascots—sponsored by Hamilton Horizons and IBIS Plaza Express Offices and Venue Center. Special gifts will be available for those who open new credit union accounts and refer new accounts that day. New members and referring members will be entered in our summer drawing for a \$1,000 Travel Gift Card from Graycar Travel. You will also have the chance to tour the IBIS Express Offices and Venue Center to see the opportunities they offer.

Bring your old electronics to be recycled (cash donations accepted for local charities) and peruse Legendary Exotics' newest automobiles while enjoying some of the local food trucks' delicacies. Vendors from local BNI Business Synergy and BNI Driven Networking Groups will be available to answer questions and provide information and giveaways. (Charities benefitting from donations include 501(c)(3) Catholic Charities, Literacy Volunteers and Beyond Expectations.)

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.



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

ibis plaza
OFFICE SUITES



ibis Express
Offices™

ibis Venue
Center

RECYCLABLE ITEMS

- Whole computers and peripherals such as monitors, keyboards, etc.
- Computer parts, i.e. hard drives, power supplies, floppy, CD-ROM, etc.
- Networking equipment, mainframes, servers, switches, hubs, etc.
- Circuit Boards
- Battery Backups and Batteries
- Security Equipment
- Consumer Electronics
- Home printers, office printers, fax machines, all copiers, scanners, etc.
- Televisions, (including flat screen, tube TVs, remotes)
- Telephones, cell phones, answering machines, etc.
- Radios, stereo components, speakers, etc.
- VCRs, DVD Players, etc.
- VCR tapes, DVD cassettes & cases, audio, plastics
- Cameras, video equipment, telescopes, etc.
- Wire & Cables

ProGreen
Management

Message Board

MARK YOUR CALENDAR

Budget Seminars

Thursday, June 23, 2016
Noon -1 PM at the Credit Union

Friday, June 24, 2016
5-6 PM at the Credit Union

Saturday, June 25, 2016
10-11 AM at the Credit Union

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.

Flag Day is June 14!

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

HOLIDAY CLOSINGS

Independence Day
Monday, July 4, 2016

Labor Day
Monday, September 5, 2016

Please plan accordingly.

Follow us on
Facebook and
Twitter!



We Love to Loan Money

Auto Promotion—New, Used or Refinance

To get pre-approved, apply online at **hamiltonhorizons.org** on your PC, smartphone or tablet. Rates are as low as **1.99%**: low rates available whether buying new, used or refinancing. Check vehicle values at NADAguides.com; we will finance 100% of NADA retail value for used vehicles and 110% for refinanced vehicles from another lender. We will finance vehicles up to nine years old.

Talk to us before you buy!

Paper Statement Fee

ATTENTION: A \$2 paper statement fee begins July 31, 2016, but eStatements are always FREE! Sign up for eStatements today at **hamiltonhorizons.org**.

- ▶ Register by using the eStatement Quick Link
- ▶ Access via your Virtual Branch Login / Self Service Tab
- ▶ Or use the link in your monthly notification email
- ▶ Fee waived for members 65 and over
- ▶ Fee waived for minors under 18

Contact us for assistance with signing up.
Just call **609-631-4300**.



“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 14, 2016, at 5 PM at Veteran’s Park.

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



Credit Cards—Changes Are Coming



As announced on Visa® statements, the ScoreCard® Bonus Points program will be ending on May 31, 2016. Members will have 60 days to use points. After May 31, 2016, visit

ScoreCardRewards.com to log in, view current points balance and redemption options or call ScoreCard Service Center at 800-854-0790. Our new Visa program will be starting at the end of September. It will have an enriched rewards program with cash back and travel options. Also, current cards will be replaced with more secure chip cards, and a mobile wallet will be available. Look for more information in the mail.



Vacation Loans Available

Need a little cash to take the family away? We can help! Vacation loans are available for amounts of \$1,000 and up with a 12-month payback.

Apply online at
hamiltonhorizons.org.



Heading to College This Fall?

There are lots of options for bank accounts, but why wait? Open an account with Hamilton Horizons, your local credit union. Parents' and students' accounts can be connected for convenience. You only need to maintain a \$5 balance in your account, and we offer free Virtual Branch with mobile banking and mobile deposit, free checking with free debit card and 58,000 free Allpoint™ ATMs (including all CVS, Walgreens, 7-Eleven® and Target®). We also offer low-rate used auto loans and secured credit cards! **Open your account before July 31, 2016, and you will be entered for a chance to win the special "Heading off to College" trunk.** Entries are earned for an account opening, opening a checking account with debit card, referring a new member, obtaining an auto loan or opening a credit card.



Silver Citizen Club

For our mature members, 65 and older: We appreciate your dedication to the credit union, so we have started a special club just for you. You don't need to do anything to join; we know your birthday! By virtue of your age, you receive one free box of checks (let us know when you run out), one free grocery bag full of shredding per year (just bring it to the office), free paper statements (we know, they were always free before, but almost everyone else will be paying for them) and a 10bps bump on one CD of your choice per year. It's the least we can do for you—a small thank you for remaining a member.



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.





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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.



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.