



Your Home
YOUR COMMUNITY
Your Credit Union

FALL 2016



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SmartLink

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

Cozy Up to a New Car And Save a Bundle with Our Low Rates!

At Hamilton Horizons, we believe nothing makes a person feel warm and snugly inside like a brand new vehicle. So when cold weather hits, get your mitts on an auto loan from the credit union you can trust.

- ▶ Rates as low as **1.99% APR*** for new, used and refinanced vehicles
- ▶ Vehicle values available online at NADAguides.com
- ▶ Financing for up to 100% of NADA retail value for used vehicles and 110% for refinanced vehicles from another lender
- ▶ Loans available for vehicles up to nine years old (plus, loans now available for older vehicles at a lower percentage of retail value—call to discuss)
- ▶ No need to pay car title lender rates

Get pre-approved today!

With our help, you won't have to leave your dreams out in the cold. Simply 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 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

Avoid the Paper Statement Fee by Signing Up for e-Statements at hamiltonhorizons.org

Paper Statement Fee

Attention: The \$2 paper statement fee has started, but e-Statements are always FREE!

Sign up for e-Statements today at hamiltonhorizons.org.

- ▶ Register by using the e-Statement 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 at **609-631-4300**.

Once you're signed up, your statements are available through self-service when you sign in to Virtual Branch if you are a user or direct through the e-Statement site. Sign up at hamiltonhorizons.org.



Message Board

Check out the new articles and information page on our website!

Take a look at hamiltonhorizons.org/credit-union-articles-information/.

Follow us on Facebook and Twitter!



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 coming!

Weather updates are available through our Twitter feed (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.

[Twitter.com/hhfcu_Moola](https://twitter.com/hhfcu_Moola)

We're going GREEN.

This is the last paper version of \$martLink. If you want to continue to receive \$martLink, make sure we have your email address.

HOLIDAY CLOSINGS

Columbus Day
Monday, October 10, 2016

Veterans Day
Friday, November 11, 2016

Thanksgiving
Thursday, November 24, 2016

Christmas (observed)
Monday, December 26, 2016

New Year's Day (observed)
Monday, January 2, 2017

Martin Luther King Jr. Day
Monday, January 16, 2017

Please plan accordingly.



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 per year
- ▶ 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)
- ▶ A 10bps bump on one CD of your choice per year

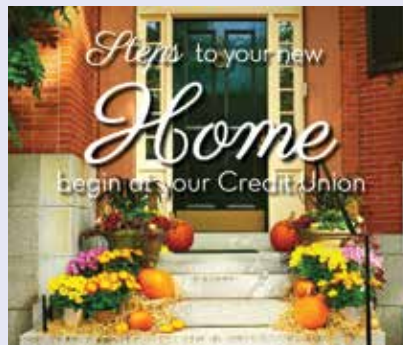
It's the least we can do for you—a small thank you for staying a member.

Are You Ready to Make the Move Toward Homeownership?

Interest rates are still low, and that means more buying power and lower payments.

Take the leap and contact one of our mortgage specialists for a pre-approval at **866-430-9535** or log on to the hamiltonhorizons.org Mortgage Center to find out how much house you can afford.

Act now and receive a \$200 closing cost credit when you close your loan with Hamilton Horizons Federal Credit Union.



Already a homeowner? We can help you decide if your current loan is still the right option for you or if a refinance could save you money or improve your financial position.

It's time to climb the steps to your new home or a better loan.

Home Buying Seminar

Preparing for homeownership 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 **Friday, October 21, 2016, at 6:00 PM** at the credit union.

Call Tom at **609-631-4300 x107** by **October 14, 2016**, to reserve your space.



IMPORTANT Card Upgrades!

VISA Visa® Credit Cards are being upgraded to chip cards in September and debit cards are being upgraded in October!

Please be sure to open the letters being sent to your home address, which will explain in detail the cut-off dates and activation requirements for each card. New cards are being mailed to your home address. Follow the instructions included in the letter.

Visa Credit Cards will have UChoose Rewards®! You will be sent instructions to sign up. All Visa Credit Card holders are eligible for UChoose Rewards. Rewards include travel options, merchandise and cash back as a statement credit—all managed online.

Once the upgrades are completed, tokenization with Apple Pay®, Android Pay™ and Samsung Pay will be implemented, and mobile wallet will be available. All you will need to carry to use your card is your smartphone!

Traveling out of the country? That's a fraud trigger for debit and credit card companies. If you are traveling abroad, give us a call, and we will notify the debit and credit card companies about when and where you're going so your account won't get locked out.

We Are the Alternative to the BIG BANK.



The big bank sets unrealistic sales quotas for employees. These quotas pressure employees to defraud customers in order to make their quota and keep their jobs. The employees are terminated, big bank pays a \$185 million

settlement to the CFPB and the former consumer banking chief who oversaw those employees "retires" with a package worth \$124.6 million. Sound familiar?

Why support the big bank when you can work with your credit union? We are a not-for-profit financial cooperative. When you open an account with us, you become a member. We put members' interests first; we don't have investors! We promise we will not open an account you don't want, and besides...we don't charge you anyway!

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!

We offer **free checking** with a free Visa® debit card and **Virtual Branch**—letting you 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. **We have over 58,000 no-surcharge ATMs through Allpoint® and we are part of Shared Branching with over 6,800 branches available. Access the locators from our website at hamiltonhorizons.org.**

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.





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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.

Friends don't let friends use payday lenders! Even though payday lending is illegal in New Jersey, some people have accessed it online. Payday lending interest is in excess of 600% (yes, six hundred percent) annually. Don't let anyone you care about use a payday lender. Have them call us and we'll see if we can help them.

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
- ▶ \$tart \$mart \$avings 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 Pharmacy®, Wawa®, Hess, Target®, Costco® and many more.

Access the list of Allpoint surcharge-free ATMs from our website: hamiltonhorizons.org, or download the Allpoint no-surcharge ATM locator app.

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 or download the CO-OP Shared Branch locator app.