



# \$martLink

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

Your Home YOUR COMMUNITY Your Credit Union | SPRING 2017

## Get the Selection of a Dealership without the Dealership Feeling

What is the best way to shop for a car? Don't deal with a dealer! Working with an Independent Certified Auto Broker/Appraiser to find the car you want and financing it through Hamilton Horizons saves you all the aggravation and anxiety of dealing with the dealer.

We work with **TitleKeyCash.com** to answer questions and quell concerns about the car buying process. Register for *The 3 Most Effective Strategies for Getting the Best Deal on Vehicle Financing* webinar on March 30, 2017, at 1 PM and learn more:

[titlekeycash.easywebinar.live/event-registration](http://titlekeycash.easywebinar.live/event-registration)

Now is the best time to borrow as rates are likely to increase throughout this year. If you are looking for a new or used car, get pre-approved before you shop for the best leverage in negotiating. Know how much you qualify to borrow and your rate before you shop. You can finance 100% of invoice plus tax and tags on a new auto.

Check vehicle values at [NADAguides.com](http://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. You can apply online at [hamiltonhorizons.org](http://hamiltonhorizons.org).



Still want to go to a dealer?

Learn more in person at the free seminar, *Take the Wheel, Get the Best Car Deal*, April 13, 2017, at Hamilton Horizons. Call Tom at 609-631-4300 x107 to reserve your space.

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

**VISA** Hamilton Horizons Platinum Visa Has a Fixed Rate with No Balance Transfer Fee and UChoose Rewards®!

Our credit cards are some of the best deals around. Open a Hamilton Horizons Platinum 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

Check balances, make payments and receive statements online all available through single sign-on Virtual Branch. Sign up for UChoose Rewards and you choose cash back, gift cards, products and more.

Call us at 609-631-4300 for an application or apply online via PC, tablet or smartphone at [hamiltonhorizons.org](http://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](http://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](http://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.

**Hamilton** Horizons  
Federal Credit Union  
[www.hamiltonhorizons.org](http://www.hamiltonhorizons.org)

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SUITE 600, IBIS PLAZA  
HAMILTON, NEW JERSEY 08619  
609-631-4300



# Message Board

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## Car Buying Seminar

*Take the Wheel, Get the Best Car Deal*

**Thursday, April 13, 2017, 6 PM** at

Hamilton Horizons. Join us for this valuable free seminar to learn more about automobile purchases and strategies for getting the best deal before you meet the car salesman. RSVP to Tom Coleman, 609-631-4300 x107, by April 8, 2017.

## Free Personal Budgeting Seminar

*It's Time to Take Control of Your Finances*

**Thursday, May 18, 2017, Noon-1 PM and 5-6 PM and Saturday, May 20, 2017, 9:30-10:30 AM.** RSVP to Cindy Rein-Zima,

609-631-4300 x102, by May 15, 2017.

## Holiday Closings

Memorial Day – Monday, May 29, 2017

*Please plan accordingly.*

## 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.

## We're looking for a few good people – volunteers needed!

Are you interested in volunteering at Hamilton Horizons? We are expanding the Board of Directors to seven members and are looking for qualified candidates to serve. If you would like to explore the possibilities, call Cindy Rein-Zima at 609-631-4300.

## 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](http://hamiltonhorizons.org), or download the Allpoint no-surcharge ATM locator app.

## Time for an Upgrade?

You don't always have money saved for home upgrades you want or need, but that doesn't mean you should not start planning. Need to renovate your kitchen, redo the bathroom, update the carpet or replace the garage doors? Don't put it off any longer.

Borrow against your home equity. Flexible loan terms are available. Amounts from \$5,000 to \$300,000; terms from five to 20 years; loan-to-value up to 90%. Low \$300 application fee with no points. Rates as low as 3.75%.

Call the Lending Department at **609-631-4300**.



## 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](http://hamiltonhorizons.org) or download the CO-OP Shared Branch locator app.

## If You Don't Have a Hamilton Horizons Checking Account, You Should!

As a Hamilton Horizons Member, you have access to totally free checking with a Visa Debit Card. There are no minimum balances, no per check charges and no monthly fees. Virtual Branch with Mobiliti™, Mobile Deposit and CheckFree Bill Pay are also included at no charge.

You can access your accounts 24 hours a day, 365 days a year from anywhere. Access through Virtual Branch, Mobiliti, Mobile Deposit and CheckFree Bill Pay 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. There are no strings attached.

Take advantage of this benefit of membership in Hamilton Horizons; you'll be glad you did!