



# \$martLink

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

Your Home YOUR COMMUNITY Your Credit Union | FALL 2017

## Your ride. Your loan. Your way.

Is your car one of the millions coming off lease this year? Trying to figure out if you should keep it, lease another car or buy a new or used vehicle? Let us help. We can provide an honest assessment of your old car and help you make an informed decision on a new or used vehicle.

### Want to learn more?

Sign up for our free webinar, "6 Ways to Know if Your Car Is Lease Turn-In Ready," which will be held on Tuesday, September 19, 2017, at 1:00 PM (sponsored by TitleKeyCash.com and Hamilton Horizons). [titlekeycash.easywebinar.live/registration](http://titlekeycash.easywebinar.live/registration)

### Ready to buy?

We offer rates as low as **1.99% APR\*** – new, used or refinance. Financing is available for 100% of NADA retail value for used vehicles and 110% for refinanced vehicles

from another lender; check vehicle values at [NADAguides.com](http://NADAguides.com). We will finance vehicles up to nine years old. (Older vehicles can be financed at a lower percentage of retail value; call for details.)

To get pre-approved, simply apply online at [hamiltonhorizons.org](http://hamiltonhorizons.org) via your PC, smartphone or tablet.

\*APR=Annual Percentage Rate.



What is the best way to shop for a car and save thousands on the deal? *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 dealer negotiations.*



We work with Lori DiPasquale (author of "Girls Guide to Car Buying") at [TitleKeyCash.com](http://TitleKeyCash.com). Talk to Lori today or listen to Auto Help Center Webinars at <https://hamiltonhorizons.org/loans/pit-stop-auto-shop/>.

## GO LOCAL – We Are the Alternative to the BIG BANK!

Not all financial institutions charge monthly fees. So why use a big bank when you can open a free and uncomplicated checking account with your local credit union? If you feel your financial institution doesn't really want your business, open an account with us. We want your business!

With our free checking account featuring a free Visa® debit card and Virtual Branch, you can access your accounts 24 hours a day, 365 days a year from anywhere. 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.

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!

**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.



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# Message Board

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## Holiday Closings

Columbus Day – Monday, October 9, 2017  
Veterans Day – Friday, November 10, 2017  
Thanksgiving – Thursday, November 23, 2017  
Christmas – Monday, December 25, 2017  
New Year's Day – Monday, January 1, 2018  
Martin Luther King Jr. Day – Monday, January 15, 2018  
*Please plan accordingly.*



## Just published and available on Amazon®

"Girls Guide to Car Buying" by Lori DiPasquale of TitleKeyCash.com. Lori is a Certified Auto Broker/Appraiser.

## Free webinar: "6 Ways to Know if Your Car Is Lease Turn-In Ready"

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## Winter is coming!

**Weather updates** are available through our Twitter feed (link to Twitter at [hamiltonhorizons.org](http://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 you will receive notice automatically. (Twitter.com/hhfcu\_Moola)

## Did you know?

The Mortgage Center on the Quick Links of Hamilton Horizons' webpage has a resource center to help answer any questions you may have about obtaining a mortgage with no obligation.

## 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 so you won't be locked out of your account.

# Silver Citizen Club

This club was created for our mature members (65 and older). We appreciate your dedication to the credit union, so we have 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 is 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 your loyalty.

# Same Day ACH

Beginning on September 15, 2017, ACH transactions you initiate or authorize may be presented to us and deducted from your deposit account on the same day you initiate or authorize the transaction. Whether an ACH transaction is presented to us and deducted from your deposit account on the same day you initiate or authorize it will depend on how the originator (the merchant, company or person you are paying or transferring money to) and its bank process the transaction.

ACH transactions from your deposit account are typically created when you provide or enter the credit union's nine-digit routing number and your deposit account number to make a payment or transfer from your deposit account. (Example: pay by phone, payment made on a website, etc.) Paper checks that you write can also be converted by the payee to an ACH transaction.

**To prevent non-sufficient funds and overdrafts, make sure you have sufficient available funds in your deposit account before initiating or authorizing ACH transactions or writing checks on your deposit account.**

This change will not affect the processing of scheduled or recurring ACH transactions, which will continue to be posted on the scheduled date, and will not affect debit card transactions.



## Get Ready for the Holidays

Apply for a Hamilton Horizons Visa Credit Card Today!

**VISA** The holidays are just around the corner, and Hamilton Horizons' credit cards are some of the best deals around. Open a Hamilton Horizons Visa® and enjoy: no annual fee, no balance transfer fee and no interest if purchases are paid within 25-day grace period.

Plus, check balances, make payments and receive statements online – all available through single sign-on Virtual Branch. You can even sign up for UChoose Rewards® and redeem points for 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).

## Home Upgrades Needed?

If you are thinking about home upgrades, now is a great time to apply for a home equity loan. Whether you need to renovate your kitchen, redo the bathroom, update the carpet, replace the garage doors or replace the roof, you can borrow against your home equity.

- ▶ Flexible loan terms 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 3.99%

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

