

**BOARD OF DIRECTORS**

**Roland H. Faucher, Sr.**  
*President/  
Chairman of the Board*

**Evelyn E. Fornges**  
*Vice President/Secretary*

**Helen H. Lindsey**  
*Director*

**Diana Roda**  
*Director*

**Louis Figliola**  
*Director*

**STAFF**

**Thomas J. Powers, Jr.**  
*Chief Executive Officer*

**Robin Unbehagen**  
*Director of Operations*

**Robert Sinnigen**  
*Director of Lending*

**Irene Reiss**  
*Senior Loan Representative*

**Kathryn Hoffman**  
*Senior Loan Representative*

**Joyce Vogt**  
*Senior Member  
Service Representative*

**Eva Ekizian**  
*Member Service  
Representative*

**Diana Serrano**  
*Member Service  
Representative*

**Marguerite Graci**  
*Member Service  
Representative*

## Credit Union Plans 69th Annual Meeting

Plan now to attend the Hudson River Teachers Federal Credit Union's 69th Annual Meeting, an information-packed business meeting followed by an entertaining Dinner Dance. It is a program that will attract some of our best and brightest members and their guests. Mark your calendars for Friday January 26th, 2007 at the beautiful Colonial Terrace "The Mansion on the Hill". All members will receive an RSVP invitation during the last week of December. Watch your mail and plan to attend.



*A lucky Credit Union Member receives a Door Prize from Mike Bennett, Jim Witt, and Roland Faucher at last years Annual Meeting*



### Welcome Louis Figliola

The Board of Directors unanimously named Louis Figliola to a seat on the Board of Directors at the August 30th Board of Directors Meeting. Please join the Board and Staff in issuing a warm welcome to Mr. Figliola in his new role as a Board member.

### THE CREDIT UNION WILL BE CLOSED ON THE FOLLOWING DATES

Thursday, Nov. 23 .....Thanksgiving  
Friday, Nov. 24 .....Thanksgiving  
Monday, Dec. 25 .....Christmas  
Tuesday, Dec. 26 .....Holiday  
Monday, Jan. 1 .....New Year's

# Sprint Nextel Discounts for Members

Sprint Nextel is offering exclusive discounts to our members on calling plans.

## Hudson River Teachers Federal Credit Union members can enjoy:

- 10% discounts on all monthly recurring Sprint Nextel charges (service rate plans, features, etc.),
- Coast-to-coast coverage,
- Simplified calling plans,
- National rates with no roaming or long distance charges,
- Number portability

*Existing Sprint Nextel customers can also save, Plus, current Sprint Nextel promotions.*

For this exclusive discount, visit your local Sprint Nextel store  
or call 877.SAVE.4.CU (877-728-3428)  
and tell them you're a Credit Union Member  
(you do not need to mention your credit union name).

If you're an existing customer please call:  
866.853.4931 (Sprint) - Mention Root Node # 0130554459  
800.390.9545 (Nextel) - Mention Corporate ID# NACUC\_ZZM

For more information, visit our web site at  
[www.hudsonriverteachers.org](http://www.hudsonriverteachers.org) and click on the Sprint/ Nextel ad.



WE'RE OFFERING GREAT NEW CD RATES...



\* ANNUAL PERCENTAGE YIELD

	Rate by Product		
	Regular Savings	6 Month CD	1 Year CD
HRTFCU	1.00% <sup>APY</sup>	4.07% <sup>APY</sup>	4.44% <sup>APY</sup>
Hudson Valley Bank	0.50% <sup>APY</sup>	3.44% <sup>APY</sup>	3.54% <sup>APY</sup>
Bank of New York	0.70% <sup>APY</sup>	3.25% <sup>APY</sup>	3.50% <sup>APY</sup>
HSBC	0.35% <sup>APY</sup>	3.48% <sup>APY</sup>	3.73% <sup>APY</sup>

*Rates as of September 19, 2006.  
Subject to change without notice.*

## Fast, Inexpensive Second Mortgage Program

Do you need to cash out some equity in your home...and want to do it quickly and inexpensively? We have the program for you. Maximum Loan Amount \$200,000.00; Maximum Loan to Value 75%; Adjustable Rate tied to the US Treasury One Year Constant Maturity (\*\*An index published by the Federal Reserve Board based on the average yield of a range of Treasury securities, all adjusted to the equivalent of a one-year maturity.) The Loan is Currently Priced at 6.25%. And how about a turnaround time of just a few days (It used to be four or more weeks). And the best part is that the closing costs are low Call us today at 914-739-5764.

# A Privacy Pledge to Our Credit Union Members

Important Information About the Personal Data Your Credit Union Collects,  
and How We Use It to Provide Products and Services to You.

To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

## Information We Collect:

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and,
- Information we receive from a consumer reporting agency.

## Information We Disclose:

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

## Our Security Measures:

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

*Credit Union members and the public may receive copies of this notice of privacy practices by contacting the credit union.*

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## EMPLOYEE SPOTLIGHT

### Robert Sinnigen, Director of Lending

When Bob joined to the Credit Union in May of 1992 he brought with him over 15 years of experience in the financial industry. His expertise included lending, collections, internal audits and branch management. However Bob's role with the credit union would cause most members to feel lucky if they never came in contact with Bob. Not because he wasn't a friendly guy but because of his role as the Collection Manager. Those recalcitrant members who needed some motivation to make their loan payments got the motivation they needed from Bob. And the Credit Union quickly saw the results of Bob's encouragement as the Credit Union's delinquency statistics became some of the best in the business.



While Bob is still responsible for our collection efforts, his responsibilities are increasing as the Credit Union moves forward in expanding the financial products it provides its members.

Bob and his wife Cathy share their love for the outdoors by spending as much time as possible during the summer and fall on the Hudson River on their sail boat and in the winter cross country skiing at the family cabin in the Adirondacks. One could say it is fitting that Bob's love of being on the Hudson River during his leisure time fits right in with his association with the Hudson River Teachers Federal Credit Union.

We are very fortunate to have Bob Sinnigen on the Hudson River Teachers team. And wish Bob continued success as he helps navigate the Credit Union's growth with more safe and sound Lending Programs.

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"Currents" is the Quarterly Newsletter of the  
Hudson River Teachers Federal Credit Union.  
2085 East Main Street; Cortlandt Manor, NY 10567 1-914-739-5764



# NEW Online Mortgage Webcenter!

First Mortgages up to \$417,000.00  
Fixed Rate...Variable Rate...The Mortgage You Want.

- ✓ Apply for a mortgage at your convenience, 24 hours a day 7 days a week.
- ✓ Apply for a FREE pre-approval for a home purchase, 24 hours a day 7 days a week.
- ✓ Receive instant rate quotes including a list of costs associated with the loan.
- ✓ Sign up for rate watch and be emailed rates daily/weekly or when rates hit your target goal.
- ✓ Access online mortgage calculators, a glossary of mortgage terms, and product information.
- ✓ Complete a customized application that only asks questions that apply to your specific situation.
- ✓ Receive step-by-step instructions throughout the application process.
- ✓ For personalized assistance speak with one of our Home Finance Consultants, they are here to help you not sell you...

**Call 800-684-4496.**

**Visit our website at [www.hudsonriverteachers.org](http://www.hudsonriverteachers.org)  
And click on the "Products & Services" link to visit our new  
online Mortgage Webcenter today!**

## Something Left Undone?

- ✓ Pick up clothes at Dry Cleaners
- ✓ Take the dog to the Vet
- ✓ Dental appointment - 2pm Monday

**Prepare and File My Taxes**

*Do your taxes the easy way!*

**It's as easy as 1-2-3:**

1. Guides you through your return step-by-step.
2. Double-checks your return for accuracy.
3. Files your return electronically.

TurboTax Online is updated with the new tax law changes to help you get every deduction and tax savings you deserve.

Have your tax refund directly deposited into your account and receive your refund in as little as 7-12 days.



*We have the Tax Solution for you!*

E-filing your taxes is the fastest, most accurate way to GO!

For more information, contact a credit union representative or call Credit Union Tax Services at 1-800-613-4406

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