

BOARD OF DIRECTORS

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*President/
Chairman of the Board*

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Director

Diana Roda
Director

STAFF

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*Chief Operating Officer/
General Manager*

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Assistant General Manager

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Collection Manager

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*Senior Member
Service Representative*

Kathryn Hoffman
*Senior Member
Service Representative*

Joyce Vogt
*Senior Member
Service Representative*

Eva Ekizian
*Member Service
Representative*

Diana Serrano
*Member Service
Representative*

Marguerite Graci
*Member Service
Representative*

The Way We Were....1986



From bottom clockwise...NCUA Regional Director, NCUA Examiner, John Lockhart, Vincent Giglio, Alson Schoff, John Barker, Diana Roda, Marilyn Valko, Harold Gloff, Bill Bulger III, Roland Faucher.

NO LIMITS

Did you ever get angry at the limits the Credit Union placed on how much you could deposit? Well, the Board of Directors has decided that...EFFECTIVE IMMEDIATELY, NO MORE LIMITS ON DEPOSITS OR WITHDRAWALS.

HUDSON RIVER TEACHERS ON THE WORLD WIDE WEB

Take a look at our new web site...visit us at www.hudsonriverteachers.org. Take a look at our History. Who makes up our Field of Membership? Shop our Rates and Services, or just send us an e-mail. Right now the site is mostly informational...but in the next few weeks you will be able to apply for a First Mortgage Loan (see related article) right on-line. And as time goes by, we will be adding more on-line features to make your financial life just a point and a click away.

FULL SERVICE FIRST MORTGAGE DEPARTMENT NOW AVAILABLE

You are a member!
You are family!
You are entitled to the best!

Want a 30 Year Fixed Rate Mortgage for an amount up to \$417,000 on a one family property. If you have a need for a First Mortgage...If you have a particular program in mind...No money down... 3% Down...or just a Conventional 20% Down Fixed Rate Mortgage...

Call our Mortgage Department at 1-800-684-4496

Note: The toll free number is for first mortgages only...

call 914-739-5764 if you have a need for a home equity or second mortgage.

- We offer loans in All 50 States
- Very competitive rates for home purchases or refinancing
- Very low closing costs, no hidden fees
- Our Home Finance Consultants are here to help you, not sell you.
- We have the Mortgage you want

Give us a Call Today.

EMPLOYEE SPOTLIGHT

Robin Unbehagen, Assistant General Manager



When Robin Unbehagen joined the credit union in 1993, she was two children removed from a career in banking. A veteran of the Bankers Trust Company, Robin brought her operations skills to the growing Hudson River Teachers Federal Credit Union. Initially Robin was assigned to duties in the member service arena. As time progressed Robin became a computer operator and eventually added more back office responsibilities. With the retirement of the then Assistant Manager, Robin picked up more accounting and financial duties.

Robin balances her duties as the Assistant General Manager with a happy home life. She and her husband Phil are adjusting to the proverbial "Empty Nest". Robin happily has added the assignment of being a grandma to her granddaughter and grandson. Her two daughters keep her busy with babysitting and shopping duties during her time off.

The Hudson River Teachers team is very grateful to having a dedicated leader like Robin on the "People Helping People" team. Good luck to Robin as she helps navigate the growth in members and services as we march forward into a New period of member service.

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