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MarketWatch

WHY CREDIT UNIONS MAKE SENSE NOW MORE THAN EVER

Wall Street Journal MarketWatch-10/06/2008

"Washington Mutual, IndyMac, Wachovia. Sweaty palms everywhere as people wonder what's next. If you haven't already, it might be time to check out YOUR CORNER CREDIT UNION."

"Those on the highest ground fare better in a hurricane. So where's the "high ground" in financial services today? Right now, CREDIT UNIONS. You can sleep at night, often with better rates and a better experience to boot.



DITCH YOUR BANK FOR A CREDIT UNION

MSN Money-09/05/2008

"...A lot of you are really and truly sick of your Banks. You're sick of getting socked with fees, or tripped by hidden penalties, or earning low interest rates. You're tired of being treated like a nuisance rather than a customer. And yet you have little hope that the bank down the street is any better. But who says you have to settle for a bank? Relief could be as close as the nearest CREDIT UNION."

**COME HOME TO YOUR CREDIT UNION
TAKE A LOOK AROUND THERE ARE NOW MORE SERVICES THAN
EVER.**

**ASK ABOUT A FREE CARFAX REPORT...A FREE CHECKING
ACCOUNT OR OUR FREE ONLINE HOMEBANKING PRODUCT**

Still Time Left to
Sign Up for the Credit Union's
71st Annual Meeting

There is still time left to sign up to attend the Hudson River Teachers Federal Credit Union's 71st Annual Meeting, an information-packed business meeting followed by an entertaining Dinner Dance. Come see the entertaining repartee of WHUD's Mike Bennett and Jim Witt. This exciting event is set for Saturday evening February 7th, 2009 at the beautiful Colonial Terrace "The Mansion on the Hill". All members should have received an RSVP invitation. If you missed it you still have an opportunity to attend. Contact Member Services NOW! You have until February 4th to sign up. Call today.



Holiday Bill Woes?



Why not consolidate all those Holiday Bills into one smaller payment. Beware many credit cards charge as much as 35% interest! So talk to our Lending Staff about a Bill Consolidation Loan, we can approve your Loan the same day...so get rid of those credit card bills and **SAVE!!!**

OR IF YOU ALREADY HAVE A CREDIT UNION LOAN...

You Can Skip-A-Payment!

Take a break from your next loan payment!

Free up extra spending dough in time for those holiday bills with Skip-A-Pay.* Skip your loan payment and use the extra funds to help pay for your holiday spending.

In order to be eligible for Skip-A-Pay, you must have made 6 consecutive monthly payments on the loan and all credit union accounts must be in good standing.

*All requests to defer a payment must be approved. Interest will continue to accrue during the deferral period. This will extend the original term and increase the amount of finance charges. If there is a Co-Borrower/Guarantor on the loan, all parties must sign to be eligible for this program.

Call a loan representative today at 914-739-5764.



Go Green ...

Your Credit Union now offers e-Statements and e-Alerts...Via Our Homebanking program.

Wouldn't you like a text message telling you when your checking balance fell below a specific amount?

e-Alerts can send text messages to your phone or e-mail messages to your selected e-mail address...Alert types include: A Specific Balance Level, Check Cleared, Loan Payment, Maturity Date, Periodic Balance and other personal messages you would like to set concerning your account.

You can set up e-Statements and e-Alerts NOW via Homebanking or CALL A MEMBER SERVICE REP TODAY.

Is your 401K sinking fast?!

Roll it over into an IRA CD ...

Safe and sound to \$250,000.00*

Traditional IRA



**Grow dollars for tomorrow,
save on taxes today.**

* Backed by the full faith and credit of the U.S. Government.
Call a Member Service Representative today!!

TERM LIFE INSURANCE...

*The Cost Effective Way To
Protect Your Family*

Life insurance is a fundamental way to protect your family in case something ever happened to you. *Statistically, only 61% of adult Americans have life insurance protection and of that total, only 41% have individual life. The remaining rely on a group insurance policy provided by an employer, leaving the family vulnerable if something happens. Life insurance professionals recommend you have at least 7-10 times your annual salary as a good basis for protecting your family. AND Term Life Insurance is a great way to cover the BALANCE on your MORTGAGE. The GOOD NEWS is Term Life Insurance is considerably more affordable today than it was 10 years ago.

Hudson River Teachers Federal Credit Union wants to help you get the coverage you need.

*There are Two EASY ways to get a
free quote:*

1- Log onto www.hudsonriverteachers.org and click on Products and Services. Find the Term Life Insurance link to get your free, no obligation quote.

OR...

2- Call 1-800-771-2854 and a licensed professional can get you a quote and answer any questions you may have.

*Statistics found at www.newyorklife.com

Trust

Our Credit Union to

- Provide a wide array of safe mortgage options to your family.
- Work with you to find the personal solution that you need.
- Consistently offer competitive loan rates and terms
- Deliver excellent, attentive service.
- Keep you well informed about your new or existing mortgage.

Take advantage of today's low mortgage rates to purchase a new home or refinance your existing mortgage! The best choice for your mortgage is conveniently located at Hudson River Teachers Federal Credit Union

Learn more about today's rates and products by visiting our website at hudsonriverteachers.org or call us at 800-684-4496 to speak to your Home Finance Consultant.



Mortgage Department

800 - 684 - 4496

Hours of Operation

The Mortgage Department is open from

7:00 am until 7:00 pm Monday - Friday
and

9:00 am until 1:00 pm Saturday

Email: questions@mortgagedept.com

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