



Currents

"People Helping People"

April 2006

Volume 1, Issue 1

BOARD OF DIRECTORS

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INTRODUCING THE NEW....

Hudson River Teachers Federal Credit Union

**The Rates You Have
Been Looking For Are Here!!!**

Great Rates On Six, Nine, Twelve, Eighteen, Twenty Four and Thirty Six Month Certificates of Deposit are now available. Come in or call today. (\$1000.00 Minimum)

Message From the President and Chairman of the Board Roland Faucher

Meet Thom Powers Your New COO/General Manager

On behalf of the Board of Directors I would like to welcome Thomas J. Powers, Jr. to the credit union. Prior to joining Hudson River Teachers FCU, Thom worked for over 20 years in senior management in the Financial Services Industry. Mr. Powers is the former President & CEO of Central Florida Educators' FCU in Orlando, Florida and was also the Vice Chairman of the Board of Directors of USERS, Incorporated, a credit union software provider. Mr. Powers holds a Master of Business Administration degree with a concentration in Organizational Behavior and a Bachelor of Business Administration degree in Management and Accounting from the Hagan School of Business at Iona College in New Rochelle, New York.

Roland Faucher Presented With National Awards

Roland H. Faucher, Sr. was presented with the 2006 National Leadership Award and appointed Honorary Chairman of the Business Advisory Council and with the 2005 Businessman of the year award from the National Republican Congressional Committee at a Congressional reception held at the Washington Hilton in Washington, DC on March 15, 2006 by Tom Reynolds, NRCC Chairman and North Carolina Congresswoman Virginia Foxx (R-5th), in recognition of outstanding service, assistance and leadership in promoting a pro-business agenda including tax reform and fiscal responsibility.

Roland H. Faucher has been President and Chairman of the Board of the Hudson River Teachers Federal Credit Union for the past 48 years, is the Chairman of the Lake Mohegan Fire District Board of Fire Commissioners and was recently appointed ALS (Advanced Life Support) Commissioner for the Town of Yorktown.

Roland Faucher serves on the Hudson Valley Hospital Foundation Board, is Vice-Chairman of County Executive Spano's EMS advisory board, is a member of the Westchester county Regional EMS Council, and a member of the Westchester Medical Advisory Council.

Congratulations Roland on these outstanding honors.

Tips to Guard Against Identity Theft

- Pay attention to your billing cycles.
Follow up with creditors if bills do not arrive on time.
- Give your Social Security Number ONLY when absolutely necessary. Use other types of identifiers when possible.
- Order a copy of your credit report. (see related story)
- Keep items with your personal information in a safe place (i.e. charge receipts, insurance forms, credit union statements and checks).

If you need more Information you may direct your questions to the
Federal Trade Commission (FTC),
600 Pennsylvania Ave. NW, Washington, DC 20580;
or call toll-free 1-877-FTC-HELP (382-4357), TDD 1-866-653-4261.

If you have been a victim of identity theft,
file a complaint with the FTC by contacting
the Identity Theft Hotline: toll-free 1-877-IDTHEFT (438-4338), TDD: 1-866-653-4261.

FREE Annual Credit Reports

Important information from the
Federal Trade Commission (FTC),
the nation's consumer protection agency.

You can get a free report from each of the three nationwide consumer reporting companies every 12 months. The official Web site, www.annualcreditreport.com is the ONLY authorized online source for you to get a free credit report under federal law. Some other sites claim to offer "free" credit reports, but may charge you for another product if you accept a "free" report.

Note: "annualcreditreport.com will NEVER send you an e-mail solicitation for your free credit report." BEWARE OF THE IMITATORS.

Visit www.annualcreditreport.com

OR CALL 1-877-322-8228 TODAY for your FREE CREDIT REPORT.

Is Your Car Ready For The Summer?

Will the Easter Bunny bring you the car you always wanted? If not, then maybe your credit union can make your wishes come true with an Auto Loan! Rates as low as 5.99% for New and Used Cars...borrow as much as \$45,000 with up to 60 months to Pay.

The credit union advantage:

- No pre-payment penalties
- Low, fixed rates.
- Terms up to 60 months on BOTH New and Used vehicles.
- Up to 100% financing
- QUICK LOAN TURNAROUND! You'll have an answer on your loan status within 24 Hours!



Membership....It's Easy as 1, 2, 3 !!!!!

Remember Your Family Members are Eligible to Join !

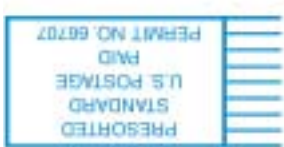
For a complete listing of membership eligibility Call Today

"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



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Cortlandt Manor, NY 10567



Expanded Hours and Voice Mail

In an effort to better serve our members...

Our Lobby Hours are now
9:30 AM - 5:00 PM Monday through Friday.

We are also available via the
telephone from 9:00 AM - 5:00 PM.

If those hours don't fit your schedule, you can leave
us a detailed message and we will get
back to you as soon as possible.

