

CURRENTS

A Newsletter for Members of Hudson River Teachers Federal Credit Union

Summer 2011



Congratulations 2011 Scholarship Winners!

Hudson River Teachers FCU is proud to announce that Sylvan Lane and Amanda Borok have each received a \$1,000 scholarship to assist in their pursuit of a higher education.

The scholarship is awarded to seniors who demonstrate financial need, excellence in community service, leadership potential and academic achievement.

"These young adults are real achievers," said Thom Powers, CEO. "In addition to excellent grades and test scores, they're involved in the community. We're committed to helping our members and their children achieve their financial goals."

Sylvan Lane is a graduate of Lakeland High School in Shrub Oak, N.Y. He will be attending Northwestern University in Evanston, Ill this fall having been admitted to their prestigious Medill School of Journalism. He will be majoring in journalism with a minor in integrated marketing communications. Amanda Borok is a graduate of Yorktown High School in Yorktown Heights, N.Y.

She will be attending Clarkson University in Potsdam, N.Y. having been accepted to their Engineering Studies program, one of the top in the nation, where she will focus on environmental or biomedical engineering.

Congratulations and Good Luck to Sylvan and Amanda. Your hard work and dedication is an inspiration to everyone at Hudson River Teachers FCU.



President/Chairman of the Board, Roland H. Faucher, Sr. presents a scholarship check to Sylvan Lane.



President/Chairman of the Board, Roland H. Faucher, Sr. presents a scholarship check to Amanda Borok.

Join Our Vacation Club. You Owe it to Yourself!

**Your Next Vacation Could Be in Rome, Italy
– Not Rome, New York**

Make sure your family gets to go wherever they dream of by stashing away a little savings each month in your vacation club account. When vacation time comes, you'll be booking first-class tickets to paradise without any debt in your baggage.

When you make small regular deposits through payroll deduction or direct deposit you'll be surprised at how quickly your money builds up. Vacation Club Accounts have flexible maturity dates letting you decide when you want your funds distributed. Enjoy the benefits of saving at your own pace with no monthly service fees, no minimum deposit requirements and best of all you earn a competitive rate of interest.

And remember, your account is insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF) making your vacation money, like your other accounts with the credit union, safe and secure.

Your first step to an affordable vacation is to save for one. Open your Vacation Club Account today! Call to speak to a member service representative at (914) 526-4015 or stop by our office.



Making Life Easier With The Convenience of




Hudson River Teachers FCU is pleased to announce that it is now part of a national network of technology and convenience, bringing you more locations to transact your credit union business – they're called CU Service Centers.

CU Service Centers operate in branches of other credit unions, locally, nationally and internationally across the country. They were established to serve members like you, every day, just as though you were visiting a branch of your own credit union.

Whether you are across town, traveling out of state or even moving or retiring to another state or out of the country, you can stay close to your credit union at offices where you can get account access and answers to your questions from real people, every time you visit. And many CU Service Centers have extended hours, making your financial transactions that much easier to conduct.

Any CU Service Center can take care of all your business, including:

- Deposits
- Withdrawals
- Loan Payments
- Transfers
- Balance inquires and statement prints

Just provide the member service representative (MSR) at the CU Service Center with your account number and a valid photo ID and you're on your way. The MSR will access your account for you and process your transaction. Credit Unions are known for working together cooperatively to better serve members, and the participating CU Service Center credit unions including HRTFCU are ready and waiting to provide you with the same great credit union service you're accustomed to. Look for the swirl logo  on the door welcoming you at CU Service

Centers. We want to make doing business with us as convenient as possible, and CU Service Centers give you convenience on a large scale. Locally, they're ready to serve you at:

USAlliance FCU
777 Old Saw Mill River Rd.
Tarrytown, N.Y. 10591

USAlliance FCU
303 S. Broadway
Tarrytown, N.Y. 10591

USAlliance FCU
219A E. Hartsdale Ave.
Hartsdale, N.Y. 10530

NorthEast Alliance FCU
35 Bardonia Rd.
Bardonia, N.Y. 10954

Quorum FCU
46 Washington Ave.
Suffern, N.Y. 10901

For a complete directory of all CU Service Center locations across the country and their hours of operation, visit www.universalsharing.com. Or just give us a call at (914) 526-4015, and we'll be glad to assist you.

Introducing ...



Hudson River Teachers FCU is pleased to announce the newest member benefit – **GreenPath**.

As a valued member of HRTFCU, we are committed to serving you. And as a benefit to you, we are providing you with free access to money management and financial education services.

HRTFCU has teamed up with **GreenPath** Debt Solutions in order to bring you GreenPath, a financial management program. Through comprehensive education and exceptional service, GreenPath has been assisting individuals for more than 40 years.

Through **GreenPath**, you will enjoy unlimited access to financial counselors without paying – it's free!

As a member of HRTFCU, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this new service, simply call toll free at 1-877-337-3399 or your local GreenPath office at 718-239-4783 or visit them on the web at www.greenpath.com.

Auto Buying Made Easy.



AutoSMART

The Easiest and Most Convenient Way to Shop for Your Next Vehicle

Remember when buying a vehicle meant driving from dealership to dealership to get the best possible deal? Not anymore! AutoSMART, the online research tool, takes the legwork out of finding your next vehicle for free!

AutoSMART is a convenient, comprehensive program that helps Credit Union members like you save time and money on their next automotive purchase. AutoSMART provides all the auto buying resources you need without leaving your home or office. Plus AutoSMART connects you to a nationwide network of dealers dedicated to giving you credit union level service and a great deal on your new ride.

Here's a Simple, Stress-Free Way to Shop for Your Next Vehicle

1. Visit our AutoSMART website to research, find or locate the vehicle that's right for you.
2. Get price quotes from dealers on the exact vehicle you want, before you visit the showroom.
3. Make an appointment with the dealer you selected, take advantage of great credit union financing, and drive home your new vehicle.

Auto Buying Made Simple, Fast and Convenient!

Ready to get started?

Visit our website at www.hudsonriverteachers.org and click on the Auto Buying Made Easy banner for free unlimited access to our complete car buyer's website.



Contact Us

Web Site

www.hudsonriverteachers.org

TellerPhone

(914) 526-4015 option 6

Locations & Hours

3563 Mohegan Avenue
Mohegan Lake, N.Y. 10547
Phone: (914) 526-4015
Fax: (914) 526-4209

Call Center Hours

Monday-Friday
9:00 a.m. – 5:00 p.m.

Lobby Hours

Monday – Friday
9:00 a.m. – 5:00 p.m.

Saturday

9:00 a.m. – 12:00 noon

Board of Directors

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

Evelyn E. Fornges
Vice President/Secretary

Helen H. Lindsey
Treasurer

Louis Figliola
Director

Diana Roda
*Director/Chair,
Supervisory Committee*

Management

Thomas J. Powers, Jr.
Chief Executive Officer

Robin Unbehagen
Director of Operations

Deborah Lindsay
Director of Lending/Marketing

Holiday Closings

Saturday, September 3 &
Monday, September 5, 2011
Labor Day

Skip-A-Loan Payment This Summer!

With summer vacations just around the corner, and all the other fun-in-the-sun activities, you're probably wishing you could take the money normally used for your monthly HRTFCU loan payment(s) and use it for vacations, home projects or a new BBQ grill. With our Summer Skip-A-Payment Program you can do just that! Skip-A-Payment in July or August (or both).

In order to be eligible for Skip-A-Payment, you must have made 6 consecutive payments on the loan(s) and all credit union accounts must be in good standing. The program is only available once per year either during the months of January & February or July & August.

So, take advantage of this special opportunity so you can have some extra cash for your summer expenses. For more information call a loan representative today at (914) 526-4015 or visit our website at www.hudsonriverteachers.org to download an application.

Note: By deferring the summer payment(s), interest will continue to accumulate on the outstanding balance, increasing the total cost of borrowing and extending the term of the loan(s).



Foreign Currency

Hudson River Teachers FCU takes pride in offering you the most convenient, safest, and secure method of purchasing foreign currency for 100+ countries without paying exorbitant fees found in airports, hotels and currency exchange outlets found throughout the world. We've partnered with eZforex.com to provide you with this valuable service.

Buy Today

There are many benefits and advantages to buying foreign currency before you travel. Here are some fast facts:

- Over 100 currencies available, including exotic currency
- No minimum or maximum dollar requirements
- Secure delivery to home, office or the credit union
- No escalated fees or inflated exchange rates
- Funds taken from your HRTFCU account
- Unused foreign currency can be exchanged at the credit union (paper currency only)
- Great for students studying abroad and for out-of-country business or leisure travelers

Learn More

Visit our website at www.hudsonriverteachers.org and click on to the eZforex logo to get started or give us a call at (914) 526-4015.

