



Like a Bank. Only Better.



CURRENTS

IT'S OUR 80TH ANNIVERSARY, AND WE'RE CELEBRATING IN STYLE!

TAKE THE \$1 MILLION CHALLENGE

Start the year off right by refinancing your high-rate loans from other lenders – with us! Save on your auto, home equity, and personal loans, even pay off expensive credit card debt.

• CELEBRATE and SAVE!

- Auto Loans
 - As low as
 - 3.49% APR*
 - Receive \$80 cash on loans of \$5,000 or more.
- Personal Loans
 - As low as
 - 8.0% APR*
 - Borrow up to \$8,000 for any need.
- Home Equity Loans
 - As low as
 - 4.0% APR*
 - Save \$80 in closing costs.
- Receive \$80 when you refinance an auto loan from somewhere else. Minimum loan amount is \$5,000.
- Save \$80 in closing costs when you refinance a home equity loan from another lender.
- Take advantage of a personal loan as low as 8.0% APR*. Refinance up to \$8,000 with terms to 60 months.

CELEBRATING
80
Years

\$1,000,000

CHALLENGE

Take the **CHALLENGE**
and apply today!

INSIDE THIS ISSUE

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HOLIDAY CLOSINGS:

New Year's Day
January 1, 2018
Martin Luther King, Jr.
January 15, 2018
Washington's Birthday
February 19, 2018

Vehicle
Loan Rates
to Help
You Save!
As low as
3.49%
APR*



HIGH YIELD CHECKING

LOOK AT THIS DIVIDEND! 2.0% APY*

You can earn more while benefitting from a convenient checking account.

- **No Minimum Balance**
- **No Monthly Service Fee**
- **Unlimited Transactions**
- **FREE withdrawals at Allpoint ATMs**
- **E-Statements (Required)**
- **Free Debit Card****
- **Free Online/Mobile Bill Pay**

APY = Annual Percentage Yield. EARN 2.0% APY on balances up to \$10,000 when you have at least 12 debit card purchases per month (excluding ATM transactions) and have at least one ACH transaction per month. **Subject to qualification.

IT'S TAX TIME!

Sign Up for Direct Deposit

Direct deposit enables you to receive your tax refund faster. Combined with e-filing, you can get your funds in 21 days or less! It's also the most secure way to receive your money.

Complete this information if you use Form 1040, 1040A or 1040-EZ:

- 1: Enter our Routing & Transit Number (**221979114**):
- 2: Select either checking or savings
- 3: Enter your member number

WEALTH MANAGEMENT CORNER

Financial Education

Building an Emergency Savings Fund : If you're like most people, saving money is easier said than done. A 2016 Bankrate.com survey revealed that nearly two thirds of Americans don't have enough money saved to cover emergency expenses like a car repair or Emergency Room visit. Life is unpredictable, so it is important to make sure you are financially prepared. Whether you already have emergency savings or are looking to start, learn useful tips regarding:

- **Basic savings planning**
- **Ways to start building savings**
- **Where to keep your savings**

Go this website and learn more about how to save for the unexpected: go to www.hudsonriverfinancial.org, then click on Financial Education.



GREENPATH TRAINING

Hudson River Financial FCU is pleased to announce that our entire staff has completed training with GreenPath. Each and every staff member is now a certified financial counselor.

Budgeting

- Steps of the budgeting process
- Creating an effective budget

Options for Dealing with Debt

- Distinguishing between Debt Consolidation, Debt Settlement and a Debt Management Program

Credit Reports and Scores

- Understanding what shows on a credit report
- Reading a credit report
- Understanding the factors of a credit score

Identity Theft

- How to recognize it
- How to prevent it
- How to recover from it

With the sharpening of skills in these areas, our entire staff will be better equipped to help you in any of these areas. Don't be afraid to ask for assistance.

NEED A BREAK FROM YOUR LOAN?

SKIP A LOAN PAYMENT IN JANUARY OR FEBRUARY FOR WINTER CASH!

Catch up on bills, pay off a credit card, or get extra cash for a weekend getaway. Whatever you decide, it's a perfect time to take advantage of our winter Skip-A-Payment program. Skip a payment in January or February, or both if you wish. The offer is also available on certain mortgages. To be eligible, you must have made six consecutive payments on your qualifying loan(s) and your accounts in good standing.

Call, visit or log on to make your request!

All requests to defer a payment must be approved. Interest will continue to accumulate on the outstanding balance, increasing the total cost of borrowing and extending the term of the loan(s). The Skip-A-Payment program is only available for members to take advantage of once per year, January and February or July and August.

YOU'RE INVITED!

HUDSON RIVER FINANCIAL 80TH ANNUAL MEETING

MARCH 23, 2018

Please join us for our 80th Annual Meeting this spring. The theme for this year's event is "Planning For Your Future."

You can learn more about our operations and meet the staff and volunteers who serve you. We'll also reflect on the past year's accomplishments and share exciting plans for the future.

Date: Friday, March 23rd at 6:00 p.m.

Place: Table 9, 92 Roa Hook Rd. (Annsville Circle) Cortlandt Manor, NY 10567

Agenda: Annual Business Meeting, Presentation by Hudson River Financial Wealth Management on Long Term Care

Dinner: Buffet Dinner, Free Soda, Cash Bar

Cost: Members \$15 Non-Members \$30

Please reserve your seat by March 16th. The first 80 people to RSVP will receive a 2018 Jim Witt calendar.

A chance to win a \$100 gift certificate to Table 9

Yes, I plan to attend the Annual Meeting

Payment is enclosed for registration for:

Member(s) ____ and/or ____ non-member guest(s).
(Please indicate number attending)

Please debit my Savings or Checking account at
HRFFCU to cover the fee(s).

Your Name _____

Member Number _____

Phone Number _____

*Note: REFUNDS for non-member guests cannot be made
for cancellations received after Monday, March 19, 2018.*



PAYING TRIBUTE

President & CEO Thom Powers and Board Chair Diana Roda present a check to the Mohegan Volunteer Fire Association in honor of long time Credit Union volunteer John Dillon who sadly passed away.

CONTACT INFORMATION

WEBSITE

www.hudsonriverfinancial.org

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.
Saturday 9:00 a.m. – 12:00 noon

LOBBY HOURS

Monday – Friday
9:00 a.m. – 5:00 p.m.
Saturday
9:00 a.m. – 12:00 noon

BOARD OF DIRECTORS

Diana Roda
Chair

Joan Franich
Vice Chair and Secretary

Robert Fornges
Director

Brian Hugick
Treasurer

Joan Weise
Director

Evelyn E. Fornges
Director EMERITUS

MANAGEMENT

Thomas J. Powers, Jr.
President & CEO

Paris Aranguiz
VP & Chief Financial Officer

Chris Powers
VP & Chief Operating Officer



HAROLD E. GLOFF SCHOLARSHIP APPLICATIONS AVAILABLE FOR HIGH SCHOOL SENIORS

DEADLINE MAY 11TH

Our annual Harold E. Gloff Scholarship applications are now available. We're excited to again offer two \$1,000 scholarships for the 2018-2019 school year. Access your scholarship packet on our homepage at www.hudsonriverfinancial.org or call 914-526-4015, and we'll mail it to you.

Scholarship selections are based on financial need, academic achievement, extra-curricular activities, community service, a written essay and personal goals. Applications must be postmarked no later than Friday, May 11, 2018.

Applicants must be:

- A primary member of the credit union.
- A graduating high school senior accepted as a full-time student at an accredited two or four-year college or university.
- Not related to an HRFFCU employee, board member or supervisory committee member.

Scholarship recipients will be notified by telephone or mail on or before June 8, 2018. Good luck, students!

NOS INVITAMOS!

OCTOGÉSIMO REUNIÓN ANUAL DE HUDSON RIVER FINANCIAL 23 de Marzo 2018

Reunirse con nosotros esta primavera. El tema será 'Planear bien para su futuro'.

Puede aprender más sobre como nosotros funcionamos, conocer los empleados, y los voluntarios que le sirven. También reflexionaremos sobre los cumplimientos de este año y los planes emocionantes del futuro.

Fecha: Viernes, 23 de Marzo a las 6pm

Lugar: Table 9, 92 Roa Hook Rd, (Annsville Circle), Cortlandt Manor, NY, 10567

El Orden del día: Reunión Anual, Presentación sobre el cuidado a largo plazo

Cena: Buffet, Soda gratis, Bebidas alcoholicas para comprar.

Costo: \$15 para miembro y \$30 para no miembro



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.