



Your Home
YOUR COMMUNITY
Your Credit Union

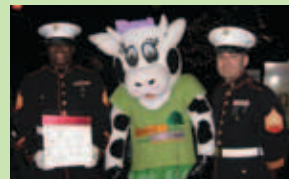
WINTER 2012



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\$martLink

Get Connected To Your Community Credit Union



Spring into Savings with a 1.99% New Auto Loan!

Watch your savings blossom when you drive away with a new auto loan from Hamilton Horizons! With our incredibly low loan rates, we'll keep your wallet firmly grounded—even while you're flying high in your brand new vehicle. Just see for yourself!

- ▶ Rates as low as **1.99% APR*** for up to three years
- ▶ Rates as low as **2.24% APR*** for up to four years

Already have an auto loan? Save when you refinance with us! We'll beat your current rate by up to 1%—helping you enjoy lower monthly payments and more cash in your pocket.**

Apply or get pre-approved today!
Just call **609-631-4300** or apply online
at www.hamiltonhorizons.org.

*APR=Annual Percentage Rate. **Floor rates for refinancing are 1.99% APR for up to three years and 2.24% APR for up to four years. Proof of current rate required. Actual rate based on individual credit score.



E-statements Now Available

Go Green—Sign Up Now
and You Could Win a
\$100 Gift Card!

Looking to get your monthly statement in a faster, greener and more secure format? Then sign up for E-statements. Providing everything paper statements do in an electronic format, E-statements can be accessed immediately and are eco-friendly.

Sign up at: www.hamiltonhorizons.org by **March 15, 2012**, and you could win a **\$100 Amazon gift card.***

E-statements are also available for VISA® credit cards. Although not eligible for the gift card drawing, VISA® E-statements provide a faster and more secure format. Sign up at www.ezcardinfo.com or through the manage VISA® link at www.hamiltonhorizons.org.

*All members who have signed up for E-statements by March 15, 2012, are eligible. Winner will be announced at the Annual Meeting on March 26, 2012.

Open an account today—there's no fee. You can open an account if you live, work, worship, attend school in Hamilton or are related to someone who does. Bring your driver's license or passport, Social Security card and proof of address (such as a utility bill) to open the account. To find out more, check out our website at www.HamiltonHorizons.org. Account application on [page 5](#) of this SmartLink. If you're eligible to open an account, so are your relatives. Deposits are Federally Insured by the National Credit Union Administration's NCUSIF (National Credit Union Share Insurance Fund) up to \$250,000; IRAs are insured separately up to \$250,000.



3535 QUAKERBRIDGE ROAD | SUITE 600 | IBIS PLAZA
HAMILTON, NEW JERSEY 08619 | 609-631-4300

Message Board

Hamilton Horizons' **57th Annual Meeting** will be held in the Credit Union's Lobby at **4:30 PM on March 26, 2012**. Door prizes will be awarded and we will serve a light dinner following the meeting. All members are welcome to attend.

HOLIDAY CLOSINGS

Presidents' Day: February 20, 2012

Memorial Day: May 28, 2012

Please plan accordingly.

Hamilton Horizons' success and longevity are due to the dedication of our volunteers.

We are always looking for members interested in helping out and being involved! If you have some financial background and you're interested in volunteering, please contact Cindy Rein-Zima, President/CEO at 609-631-4300.

Weather Updates...

...are available through our Twitter feed (link to Twitter at www.hamiltonhorizons.org). In case of inclement weather, please check the website for information on late openings or possible closings.

twitter.com/HHFCU_Moola

Follow us on Facebook and Twitter.

Links are available at www.hamiltonhorizons.org.



Credit Union Annual Meeting

Celebrating 57 Years of Service

Hamilton Horizons' 57th Annual Meeting will be held in the Credit Union lobby at 4:30 PM on March 26, 2012.



Chartered in 1954, we still have the same owners, YOU, our members. Board of Director Elections will be held at this meeting. All members are invited to attend.

The official meeting notice was mailed in your December 31, 2011 statement. Nominations for vacancies for the Board of Directors will be made by the Nominating Committee but may also be made by petition signed by 1% of the members with a minimum of 20 and a maximum of 500. The closing date for nomination by petition is February 13, 2012.

If you would like more details on the process for nomination by petition, please call Cindy Rein-Zima at the Credit Union office. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

YIB Scholarship Program

Apply by April 2, 2012

Hamilton Horizons is taking part in the New Jersey Credit Union League's Youth Involvement Board's (YIB) 2011-2012 statewide scholarship program. If you are a high school senior and a Hamilton Horizons member, you are eligible to apply!

The YIB scholarship is an award of up to \$1,000 to be paid jointly to the winning student and the student's chosen accredited educational institution. The applicant must be a member in good standing at Hamilton Horizons and must be enrolled as a high school senior at the time of the application. Scholarship funds must be used: (1) for tuition or textbooks; (2) only at an accredited educational institution (2- or 4-year college, university, or technical school).

Judging of entries will be performed by YIB volunteers and is based on academic performance, extracurricular activities, community service/involvement, references, and personal goals. The application deadline is April 2, 2012.



In addition to the YIB Scholarship, Hamilton Horizons awards two \$500 scholarships, the Yvonne E. Williams and Kenneth Harper scholarships, to the two highest-scoring members in the YIB program.

Interested in applying?

Visit www.hamiltonhorizons.org for the student application. Fill out the application and return it to **Dinelle** at Hamilton Horizons by **April 2, 2012**. Good luck!

Student Loans

Scholarships may not cover the cost of tuition, but Hamilton Horizons Federal Credit Union can help finance your child's education. Recognizing the need for private student loans, we offer a private student loan solution to students and their families through the EdAccess private student loan, which is available through www.hamiltonhorizons.org.

With college enrollment at an all-time high, paired with the escalating cost of tuition, cuStudentLoans.org provides

families with a complementary product to assist them with funding higher education. The EdAccess loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, and even past due tuition bills.

EdAccess Private Student Loan Benefits:

- ▶ Competitive interest rates and with good grades, get even lower rates
- ▶ 1% interest rate reduction once you repay 10% of the loan

- ▶ 30-day no-fee return policy allows you to cancel the loan if you find a better option
- ▶ No cosigner required for juniors and seniors—creditworthy students can apply on their own
- ▶ Zero fees for all borrowers who opt for interest-paid repayment option
- ▶ Email statement and small monthly \$25 payment that help build a credit score while still in college

Apply today at www.hamiltonhorizons.org.

We're on Facebook. Search "Hamilton Horizons" and become a fan!

Protect Yourself from Identity Theft

Hamilton Horizons will never call, email or text message to ask for your personal information.



If you receive a call or text, hang up and call us at **609-631-4300** to report it. Never click on an email link if you believe the email is fraudulent. If you believe your identity has been stolen, we recommend the ID Theft Resource Center at www.idtheftcenter.org or the Federal Trade Commission at www.ftc.gov for information. Information to protect you online is available at www.onguardonline.gov.

The number one ID theft technique is still stealing mail left out for the mailman. Drop all bills in a locked mailbox or at the post office.

To track activity on your checking account, sign up for free PC Banking at www.hamiltonhorizons.org. You can track VISA® credit card activity by following the link on our website.

Don't forget to notify us when you've moved. We will ask for the change in writing with a signature we can verify.

Want A New Account Number?

We have an automated transaction that can do this. Just call member services.

Products & Services

- Savings Accounts
- Money Market Accounts
- Individual Retirement Accounts
- Share Certificates and IRA Certificates
- "Name Your Own" Savings Accounts
- Checking Accounts (Switch Kit—we'll help you fill out the paperwork)
- Automatic Transfers
- Direct Deposit/Payroll Deduction/ACH
- Call-24 Touch-Tone Teller (Audio Response System)
- VISA® Check Cards and ATM Cards
- Surcharge-free ATMs—Two CU Owned, one accepting deposits and serviced in-house, and over 40,000 Surcharge-free Allpoint™ ATMs
- PC Banking
- Bill Pay
- Online Loan Application—24/7
- New and Used Vehicle Loans
- Motor Vehicle Certification Program (MVCP)
- New and Used Motorcycle, RV and Boat Loans
- Debt Consolidation Loans
- Share and CD Secured Loans
- Credit Life and Credit Disability Insurance
- GAP Insurance
- First Mortgages
- 5- to 20-Year Home Equity Loans and Lines-of-Credit
- Home Improvement Loans
- Private Student Loans
- Scholarship Program
- Premium and Classic VISA® Credit Cards with ScoreCard™ Program on Premium
- Third Party Checks
- Notary Public Services
- Wire Transfers
- Website: hamiltonhorizons.org
- Lobby Coin Machine—free to members
- Small Business Loans
- Business Accounts
- Over 4,700 Shared Branches
- Skip-a-Pay Loans—Vacation and Holiday
- Start Smart Savings Club
- Cha-Ching Teen Club
- Non-Profit Fundraiser Program
- Candy Sales for CMN
- Member Credit Report Analysis
- Independent Investment Advisor

No Balance Transfer Fee!

VISA® Credit Union Credit Cards are the best deal around. Consider opening a Hamilton Horizons VISA®:

- ▶ No Annual Fee
- ▶ No Cash Advance Fee
- ▶ No Balance Transfer Fee
- ▶ No Arbitrary Limit or Rate Changes
- ▶ No Interest if purchases are paid within 25-day grace period
- ▶ Fixed Rates – 11.9% Premium (earns ScoreCard™ rewards)
- ▶ 17.92% Classic
- ▶ Check balances, make payments and receive statements online.

Call us at **609-631-4300** for an application. We're Banking You Can Trust!



Home Equity Loan Sale

For a limited time, low low rates on home equity loans up to \$300,000.

You can let the equity you've built up on your home work for you. You can buy that new car, take that much-needed vacation, consolidate debt, pay for a wedding, fund college expenses, tackle a remodeling job or whatever you wish!



No points, no application fee and no appraisal fee. Offer valid on new loans or existing loans with cash-out of \$20,000 or more.

Allpoint Surcharge-Free ATMs

Never pay an ATM surcharge again when you use your Hamilton Horizons Debit or ATM Card at any of the over 40,000 ATMs in the Allpoint™ Nationwide network. Use your card at any ATM displaying the Allpoint™ logo to access your Hamilton Horizons account 24 hours a day.

Allpoint's™ surcharge-free ATMs are located in retail merchants across the country. Use the ATM locator on our website to find the Allpoint™ ATMs closest to where you live, work or travel. Some of the merchants participating with Allpoint™ ATMs include: 7-Eleven®, CVS, Wawa, Hess, Target, Costco and many more.

Access the list of Allpoint™ surcharge-free ATMs from our website: www.hamiltonhorizons.org.

Shared Branching

We have over 4,700 branches available to you



Look for the CU Swirl to find a credit union branch where you can deposit and withdraw funds. Bring your driver's license and account number. There are over 4,700 branches available. Access the locator from our website: www.hamiltonhorizons.org.

Mobile versions of our website have been implemented, making it easier than ever to look up ATMs and branches!

Referral Rewards Program*

Our members are our best marketers and we want to reward you. You know the benefits of belonging to Hamilton Horizons. Now share that with your friends and family.

- ▶ If you refer a new member to Hamilton Horizons, we'll reward you with a **\$25 deposit** to your account.
- ▶ The new member you refer will be rewarded a **\$50 deposit** if they open a checking account with direct deposit.
- ▶ If the new member is a minor, they will be rewarded a **\$25 deposit**. Plus, they'll belong to the Start \$mart Savings Club or Cha-Ching Teen Club.

To open an account, complete a membership application (available in the office, in the newsletter or on our website) and bring your driver's license or passport, Social Security

card and proof of residence (such as a utility bill) to the office. You can belong if you live, work, worship or attend school in Hamilton or are related to someone who does or any current member.

With Hamilton Horizons you get:

- ▶ FREE checking with no minimum balance
- ▶ FREE debit card
- ▶ FREE transfers from savings or overdraft line of credit
- ▶ FREE PC Banking
- ▶ FREE Horizons Bill Pay
- ▶ Convenience with over 40,000 FREE Allpoint™ ATMs including those at 7-Eleven® and over 4,700 shared branches (links on the website)
- ▶ We'll help you switch! Check out the Switch Kit at www.hamiltonhorizons.org



I want to belong:

Bring this to Hamilton Horizons FCU to receive your reward!

Referred by: NAME

ADDRESS

CITY / STATE / ZIP

Share this with a friend or family member and you both get rewards!

*Reward funds will be held in your account for six months. The account must remain open and in good standing for the first six months or the reward will be forfeited. Reward funds will be reported on year-end 1099 as required by the IRS. This form must be presented at the time of account opening. Credit Union employees are not eligible for the rewards. All accounts are subject to the normal approval process. This program may be altered or discontinued at the Credit Union's discretion.

Membership & Account Application

| | | | |
|--------------------------------------------------------------------|---------------|-----------------------------------|-----------|
| <input type="checkbox"/> Individual <input type="checkbox"/> Minor | | Primary Member Information | |
| Member Name | | Member # | |
| Social Security # | | Driver's Lic. # | |
| Address | | City | State Zip |
| Home Phone | Date of Birth | Mother's Maiden Name | |
| E-mail | | | |
| Employer | | Work Phone | |
| Employer Location | | | |
| Eligibility | | | |

Joint Member Information

| | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-----------------|-----------|
| Designate the ownership of the accounts and responsibility for the services requested. | | | |
| <input type="checkbox"/> Individual <input type="checkbox"/> Joint Account with Survivorship <input type="checkbox"/> Minor Account with Custodian | | | |
| Joint Member/Custodian Name | | | |
| Social Security # | | Driver's Lic. # | |
| Address | | City | State Zip |
| Date of Birth | Mother's Maiden Name | | |
| Home Phone | | Work Phone | |
| E-mail | | | |

TIN Certification And Backup Withholding Information

Under penalties for perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number.
- I am not subject to a backup withholding because (a) I am exempt from backup holdings, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. person (including a U.S. resident alien)

Certification Instructions: Cross out item 2 above if you have been notified by the IRS that you are currently subjected to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

Authorization

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-In-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time while are incorporated herein. I/We have received and read the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

| | |
|----------------------------------|------|
| Primary Member Signature | Date |
| Joint Member/Custodian Signature | Date |

Products

All of the terms, conditions, form of account ownership, account selection and other information indicated on this card apply to all of the accounts listed below unless the credit union is notified in writing of a change.

Please check items applying for:

| | |
|-------------------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> Savings | <input type="checkbox"/> Money Market |
| <input type="checkbox"/> Checking | <input type="checkbox"/> IRA |
| <input type="checkbox"/> Certificate of Deposit (CD) | <input type="checkbox"/> Business Account |
| <input type="checkbox"/> Visa Credit Card | <input type="checkbox"/> Checking Teen Club |
| <input type="checkbox"/> "Name Your Own" Club Account | <input type="checkbox"/> \$tart \$mart Savings Club |

Services

| | | |
|--------------------------------------------------|------------------------------------------|--------------------|
| Please check items applying for: | | Personal Password: |
| <input type="checkbox"/> Payroll Deduction \$ | <input type="checkbox"/> Direct Deposit | |
| <input type="checkbox"/> ATM Card No. | <input type="checkbox"/> VISA Check Card | |
| <input type="checkbox"/> Online Banking/Checking | <input type="checkbox"/> Vehicle Loan | |
| <input type="checkbox"/> Personal Loan | <input type="checkbox"/> Home Loan | |

I hereby make application for membership in the credit union named below, and agree to conform to its bylaws and amendments thereof, copies of which have been made available to me, and to subscribe for at least one (1) share.

By signing this card, you authorized the credit union to obtain credit reports in connection with this application for membership, services and/or credit, and for update, renewal or extension of the credit received, if applicable. If you request, the credit union will tell you the name and address of any bureau from which it received a credit report on you.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Primary Member Signature _____ Date _____

Joint Member/Custodian Signature _____ Date _____

JOINT SHARE ACCOUNT AGREEMENT (*NOT TRANSFERABLE)

Hamilton Horizons Federal Credit Union is hereby authorized to recognize any of the signatures subscribed in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said credit union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said credit union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the credit union from time to time.

Any of all said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from the credit union.

The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union which shall not affect transactions theretofore made.

| | |
|----------------------------------------------------------------------------------|------|
| FOR INTERNAL USE ONLY | |
| This application is approved by the <input type="checkbox"/> Membership Officer. | |
| Signed (Person representing approver of application) | Date |

I/We hereby authorize the Hamilton Horizons Federal Credit Union (the Credit Union) to establish this Checking Account for me/us. The Credit Union is authorized to pay checks signed by me (or by any of us) and to charge all such payments against the shares in this Account. It is further agreed that:

- Only share draft blanks and other methods approved by the Credit Union may be used to make withdrawals from this Account.
- The Credit Union is under no obligation to pay a check that exceeds the fully paid and collected share balance in this Account. However, if any of the undersigned writes a check that would exceed such balance and results in this Account being overdrawn, the Credit Union may, nevertheless, pay such checks and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares.
- The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the check.
- When paid, checks become property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.
- Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check.
- Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- This account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- If this agreement is signed by more than one person, the persons signing above shall be the joint owners of the Account which, in that event, shall be subject to all terms and conditions printed on this application.

Hamilton Horizons in the Community



Moola the Cash Cow at SeptemberFest.



Moola the Cash Cow at Winter Wonderland.

Financial Tip: Pay bills online and on time. You'll save time and money, eliminate late fees and improve your credit score.



3535 QUAKERBRIDGE ROAD | SUITE 600 | IBIS PLAZA
 HAMILTON, NEW JERSEY 08619 | 609-631-4300
 FAX: 609-631-9605 | TOLL-FREE: 1-800-449-3221
 WEB SITE: WWW.HAMILTONHORIZONS.ORG

HOURS OF OPERATION:
 MON.-WED.: 9:00 AM-3:30 PM
 THURS.-FRI.: 9:00 AM-6:00 PM
 SAT.: 9:00 AM-12:00 PM



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



Follow us on Facebook and Twitter.

