



Your Home  
YOUR COMMUNITY  
Your Credit Union

SUMMER 2011



Get A Better Credit Card  
Page 2

# SmartLink

Get Connected To Your Community Credit Union



Student Loans  
Page 4



In the Community  
Page 6

## Answer the Call of the Open Road!

Cruise into summertime with an auto loan from Hamilton Horizons. We'll set you free with our great rates and low monthly payments, so you can bring home your dream machine—without any worries about your finances.

- ▶ Borrow up to purchase price plus tax and tags for new vehicles.
- ▶ Borrow up to 100% of Kelley Blue Book retail value plus tax and tags for used vehicles.
- ▶ Enjoy rates as low as **3.75%\***—whether buying new or used!

So don't let your finances keep you feeling stuck any longer! Answer the call of the open road with a Hamilton Horizons auto loan and get ready to speed down the streets in style.

Already have a vehicle you love? We also finance new and used motorcycles, boats and RVs! Contact us at **609-631-4300** today to get pre-approved!

\*Includes 25 bps reduction for 25% cash down.



## Home Equity Loans

If you have equity in your home, talk to us. A Hamilton Horizons Home Equity Loan can be used for home improvements, vacations or anything you want.

Variable rate as low as **3.25%**. Rate reduction—fixed rate as low as **4.25%** for five years. No closing costs, no points and no appraisal fee.

Maximum financing up to \$300,000 and maximum term up to 20 years.

Call the Loan Department at **609-631-4300** for an application.

**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](http://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

### Money Orders are being discontinued.

Due to changes required by the money order provider, we will be discontinuing them as of **June 24, 2011**. All outstanding money orders must be cleared by December 24, 2011. If presented for payment after December 24, 2011, they will be rejected. In place of money orders, we will offer credit union checks.

### HOLIDAY CLOSINGS

Independence Day :  
Monday, July 4, 2011

Labor Day:  
Monday, September 5, 2011

*Please plan accordingly.*

### For Members using Call 24

We will be upgrading the system; bear with us during this period. Hopefully you will find the new program much more user friendly.

### Follow us on Facebook and Twitter.

Links are available at  
[www.hamiltonhorizons.org](http://www.hamiltonhorizons.org)



## Get a Better Credit Card!

Consider Opening A Hamilton Horizons VISA®

When you head out to start school shopping, you can do so with a better credit card. Named to the Dean's List on [creditcardconnection.org](http://creditcardconnection.org), Hamilton Horizons' Visa® has:

- ▶ 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 and make payments online

Get a better credit card!  
Call us at **609-631-4300** for an application.

## Message from the Chairman

### Volunteers Wanted

Recently, my grandson asked why I spend my time doing things for Hamilton Horizons Federal Credit Union when I don't get a salary. I tried to explain to this 20-year-old that I get a great deal of satisfaction, knowing that I contribute, even in a small way, to the success of the credit union. Also, the credit union serves the best interest of our members, and our members represent the community.

Furthermore, the financial wellbeing of the community is important to the overall success of everyone in the community. Banks and other financial institutions serve the community as well. But with the credit union, we don't have a separate group of investors, so our volunteers on the Board of Directors, Supervisory Committee, Policy Committee, ALM Committee, and other committees

represent the owners of the credit union, and the owners are the members. And that includes me and my 20-year-old grandson.

The management and the employees of Hamilton Horizons FCU do a great job. Volunteers do not replace the credit union's dedicated staff. But since we are a member owned organization the law requires volunteers to oversee and assist, where needed, in the operation of the credit union. If you are a member of the credit union, and would like to know more about becoming a volunteer, just contact any employee or volunteer, and let them know you are interested in volunteering. We welcome you.

Thank you,

Bill Morgan  
Chairman, Board of Directors



# Scholarship Winners

Each year Hamilton Horizons awards two scholarships to members. The \$500 scholarships are named in honor of two past credit union volunteers: Yvonne Williams and Kenneth Harper.

This year's winners are **Camille Little** from Nottingham High School North, who plans to attend Georgian Court

University, and **Brittany Logan** from Florence Township Memorial High School, who plans to attend Burlington County Community College.

Congratulations to both students!



# Protect Your Identity

**Hamilton Horizons will never call, e-mail 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 e-mail link if you believe the e-mail 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.

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

# "Old Glory" Worn or Tattered?

Every year not just in Hamilton but across this vast country many people ask the same question: "I have an old American flag. It is torn or weathered. How do I get rid or dispose of it properly and with respect?"

For the last several years Mercer County Officials, especially the Office of Veterans Affairs, have answered this question. One of the proper ways to do this is to have a solemn ceremony with a prayer and a bugler blowing Taps. The next Flag Retirement Ceremony will be June 14, 2011, 6 pm at Veteran's Park (Steinert side).

Hamilton Horizons Federal Credit Union is here not only to serve your financial needs but to help you with this issue as

well. We will have in our lobby a box for these flags, no matter how small or big. Please bring in your flags (cloth only) without the

wooden stake to us. If you live in Mercer County or the Bordentown area and can't get to the Credit Union call Larry Rosenthal at 609-888-0646 (before 9 PM) and he will arrange to pick up your flag(s). He will also answer any questions.

Please remember to fly your flag for those occasions that commemorate our country and our veterans. Please display it correctly and with respect.



# Paying For College Just Got Easier



cuStudentLoans.org

**Need more help financing your child's education? Hamilton Horizons Federal Credit Union offers members a private student loan solution.**

Recognizing the need for private student loans for its members, Hamilton Horizons Federal Credit Union offers a funding solution to students and their families with the EdAccess private student loan, which is available through [www.hamiltonhorizons.org](http://www.hamiltonhorizons.org).

With college enrollment at an all-time high, paired with the escalating cost of tuition, cuStudentLoans.org provides families with a complimentary 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, even past due tuition bills.

"This private student loan option also includes a unique financial literacy component that helps students learn good credit habits and build their credit score while they are still in school, which is beneficial to our younger members," says Cindy Rein-Zima, Hamilton Horizons Federal Credit Union President and Chief Executive Officer.

### 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
- ▶ E-mail statement and small monthly \$25 payment that help build a credit score while still in college

Apply today at [www.hamiltonhorizons.org](http://www.hamiltonhorizons.org).



## 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](http://www.hamiltonhorizons.org).

## Shared Branching

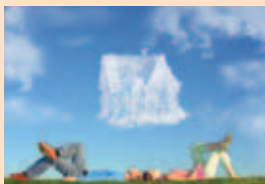
We have over 4,700 branches available to you



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](http://www.hamiltonhorizons.org).

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

## We Have Home Loan Programs to Make Your Dreams Come True!



Your "Dream Home" may be right around the corner, or it may even be the home you currently own! Whether you are thinking

about buying a new home or refinancing your current home, your credit union's mortgage loan programs can help your dreams come true!

Hamilton Horizons allows you to get more from your home investment with our affordable fixed- and adjustable-rate mortgages. Our personal service and application process take the hassle

out of applying. And our attractive rates and low closing costs give you more buying power. Remember, low rates mean lower monthly payments, helping you afford what you really want. PLUS—in today's market—your credit union is the best source for safe and sound home loans.

If you want your monthly payments to remain the same over the life of the loan, then our fixed-rate mortgage is for you. You'll be assured that your monthly payment for principal and interest won't change. However, don't overlook the buying power that adjustable rates can offer.

Adjustable-rate loans offer lower initial interest rates and monthly payments, making it possible to get more house for your money.

Now is the perfect time to refinance or purchase your dream home. If you've ever contemplated buying a new home—or want to save thousands of dollars over the term of your current high-rate mortgage—now's the time to apply.

For more information or to apply, please visit our website: [www.hamiltonhorizons.org](http://www.hamiltonhorizons.org) or call our mortgage department: **866-430-9535**.



# Hamilton Horizons in the Community

The **Financial Reality Fairs program** is the newest financial literacy offering from New Jersey credit unions. A Reality Fair is a fun, hands-on way for high school students to learn about managing personal finances.

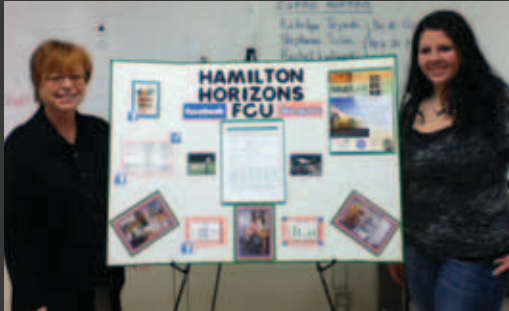
At the Fair, students get a feel for real-life budgeting. They “pretend” they have just graduated, and have nothing—no car, no residence, no cell phone, etc. They are provided with a budget worksheet, which includes a starting salary of a position in the field of their choice. They then go through “life”, stopping by booths to purchase cars, rent homes, finance furniture, etc. Their goal is to stay within budget; in other words, still have money left in their pockets after paying all their bills for the month. They then meet with a financial counselor to learn from the experience.

New Jersey schools are now required to provide high school students with financial literacy. A Reality Fair is a unique way for credit unions to help schools fulfill this requirement—allowing students to have

fun while learning about finances in a hands-on, real-life way—while also teaching them the benefits of joining a credit union.

The program is offered to New Jersey high schools at no cost to the school because of the hard work, dedication, and funding provided by New Jersey’s credit unions, including Hamilton Horizons, who donated funds to the program and also provides volunteers for the Fairs.

New Jersey credit unions have brought the Reality Fairs program to seven high schools this school year. By the end of the 2010/2011 school year, nearly 800 students will be reached with this initiative.



**DECA Project**—Hana Azzi from Spotswood High School used Hamilton Horizons to complete her DECA Project on Social Media. Hana’s project earned her third place in New Jersey. Congratulations Hana!

*Financial Tip: Avoid using your debit card at a hotel or gas station—they add temporary holds for more than you purchase.*

Follow us on Facebook and Twitter:



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



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

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

