



Your Home  
YOUR COMMUNITY  
Your Credit Union

FALL 2011



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# \$martLink

Get Connected To Your Community Credit Union

## Money Doesn't Grow on Fees

Free Checking, Debit Card, PC Banking and Bill Pay

- ▶ Free checking
- ▶ Free debit card
- ▶ Free bill pay
- ▶ Free PC banking
- ▶ Free first box of checks
- ▶ No minimum balance

Through Shared Branching with other credit unions, we offer one of the largest branch networks in the world, and we offer access to over 40,000 no-surcharge ATMs through Allpoint.™

There's no fee to open an account—and you can open one if you live, work, worship, attend school in Hamilton Township or are related to someone who does.

Unless you bounce a check, there are no fees! Take charge today!

For more information, call us at **609-631-4300** or toll-free at **800-449-3221**.

# MONEY DOESN'T GROW ON FEES.

**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



## Holiday Loan Special



Need money for the holidays? We're offering a special rate for qualifying members. **Personal Loans up to \$2,000 at**

**12% fixed rate with an 11-month term.** This offer is valid October 15, 2011 to December 15, 2011; apply in the office or online at [www.hamiltonhorizons.org](http://www.hamiltonhorizons.org).

## Message Board

### Important:

We will be **closed on Saturday, October 8, 2011** for a much-needed office renovation. We're open normal hours on Friday, October 7, 2011 and will reopen for business on Tuesday, October 11, 2011 at 9 AM. We appreciate your patience as we update the office.

### HOLIDAY CLOSINGS

**Columbus Day:** October 10, 2011  
**Christmas:** December 26, 2011  
**Veteran's Day:** November 11, 2011  
**New Year's Day:** January 2, 2012  
**Thanksgiving Day:** November 24, 2011  
**Martin Luther King, Jr. Day:** January 16, 2012

*Please plan accordingly.*

### Electronic Statements...

... will be available on October 31, 2011. Check our website for updates.

**Hamilton Horizons needs volunteers for the Supervisory Committee and Board of Directors.** If you are a member, have a business background and are willing to spend some time helping your credit union, please call Cindy Rein-Zima at 609-631-4300 to discuss volunteer opportunities.

### Follow us on Facebook and Twitter.

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



## Shop 'til you Drop!

With a Hamilton Horizons VISA®

When you head out to start holiday 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.



## Vehicle Pre-approvals

Rates as low as 3.75% APR\*

In the market for a new or used car? Shop with confidence by getting pre-approved before you start looking.

You can borrow up to purchase price plus tax and tags for new vehicles and up to 100% NADA retail value plus tax and tags for used vehicles.

[www.nadaguides.com/Cars/Research-Center](http://www.nadaguides.com/Cars/Research-Center) will help you know the price you should be paying. With Hamilton Horizons' pre-approval, you will know your rate and how much you can borrow before you're in the dealer's hands.

\*APR=Annual Percentage Rate.

## Coming Soon...E-statements!

You will be able to sign up to receive statements electronically starting October 31, 2011. Check [www.hamiltonhorizons.org](http://www.hamiltonhorizons.org) for instructions.

### Update your email address and phone numbers using this form:

|           |               |
|-----------|---------------|
| Name      | Email Address |
| Signature | Phone Number  |

Drop it off or mail it to us at 3535 Quakerbridge Rd, Suite 600, Hamilton, NJ 08619



# Home Repairs. Vacation Oasis. College Tuition.

With a Home Equity Loan from Hamilton Horizons...anything is possible!

Dreaming about remodeling the kitchen? Itching for a trip to the Bahamas? Have a son or daughter heading off to college? If so, count on a home equity loan from Hamilton Horizons to give you fast access to cash for all your needs! Our home equity loans feature:

- ▶ Variable rates as low as **3.25% APR\***
- ▶ Fixed rates as low as **4.25% APR\***
- ▶ No closing costs, no points and no appraisal fee
- ▶ Financing up to \$300,000
- ▶ Terms up to 20 years

Apply for your Hamilton Horizons home equity loan today! Just call our Loan Department at **609-631-4300** and ask for an application. We make getting the perfect loan simple and stress-free!

\*APR=Annual Percentage Rate.



*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](http://www.idtheftcenter.org) or the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov) for information. Information to protect you online is available at [www.onguardonline.gov](http://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](http://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.

# Don't Wait! Your Best Mortgage Option is Here!

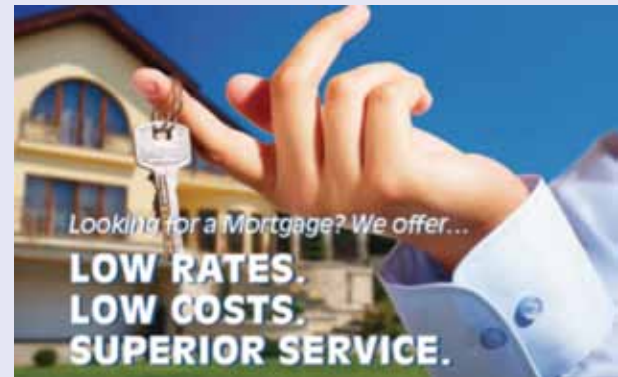
## What else would you expect from your credit union?

It's not too late! Mortgage interest rates are still low and home buying as well as mortgage refinancing continues to be strong. Many members who thought buying a home was out of their reach have been pleasantly surprised to learn that they could take advantage of today's low rates and buy now. Many others have enjoyed big monthly savings in the form of lower monthly mortgage payments by refinancing their current mortgages.

Now is the time to let Hamilton Horizons FCU help you find the home financing that best suits your needs.

No hard sell, no "junk" fees, just good advice and great rates from your credit union!

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**.



## 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!

## Paying For College Just Got Easier



[cuStudentLoans.org](http://www.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
- ▶ Email 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).

To find out more about student loans and borrowing for college, visit the College Resource Center at [www.custudentloans.org/college-resource-center/](http://www.custudentloans.org/college-resource-center/).

# Membership & Account Application

|  |               |                                   |           |
|--|---------------|-----------------------------------|-----------|
| <input type="checkbox"/> Individual <input type="checkbox"/> Minor |               | <b>Primary Member Information</b> |           |
| 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

|  |  |                    |
|--|--|--------------------|
| <b>Please check items applying for:</b>          |  | 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 below 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 the City of Angels Fundraiser.



Dairy Queen Miracle Treat Day was August 11, 2011. Dairy Queen donated \$1 for every Blizzard sold to Children's Miracle Network Hospitals. Blizzards for all the Hamilton Horizons Staff!

*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.



3535 QUAKERBRIDGE ROAD | SUITE 600 | IBIS PLAZA  
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 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

