

Your Home  
YOUR COMMUNITY  
Your Credit Union

FALL 2010



President's Message

Page 2



Referral Rewards Program

Page 4



In the Community

Page 6

# SmartLink

Get Connected To Your Community Credit Union

## Make Car Shopping As Easy As 1-2-3

With New And Used Auto Loans From Hamilton Horizons

- 1) Find your dream car. We'll help you research the best fit for your needs, and we'll even find the Kelley Blue Book value on the car you're considering, so you know exactly how much you should be paying.
- 2) Get pre-approved. Shop with the confidence of a cash buyer with pre-approved financing through Hamilton Horizons FCU. Our simple loan application and fast approval process will put you in the driver's seat when you enter the dealership—you'll know exactly how much you can afford, and exactly how much you should pay for your dream car.
- 3) Enjoy the drive! Rates as low as 5.24% APR mean you can focus on enjoying your new car—no worries, no hassles, just fun!

Rates are the same for new and used. Talk with a Loan Specialist and apply online at [www.hamiltonhorizons.org](http://www.hamiltonhorizons.org) today!

**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.

**Hamilton** Horizons  
Federal Credit Union  
[www.hamiltonhorizons.org](http://www.hamiltonhorizons.org)

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



## Home Equity Loans Available

If you have equity in your home, talk to us. A Hamilton Horizons Home Equity Loan can be used for home improvements, vacations, holiday funds or anything you want. Rates as low as 3.25% variable and 5.75% fixed.



## Message Board

Hamilton Horizons needs volunteers for the Board of Directors and Supervisory Committee. If you 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.

### Compare and Earn More

Check your **Money Market** rate and compare to our current rates at [www.hamiltonhorizons.org](http://www.hamiltonhorizons.org).

### HOLIDAY CLOSINGS

**Columbus Day:**  
Monday, October 11, 2010

**Veterans' Day:**  
Thursday, November 11, 2010

**Christmas:**  
Friday, December 24, 2010 – close at noon  
Saturday, December 25, 2010

**New Year's:**  
Friday, December 31, 2010 – close at noon  
Saturday, January 1, 2011

*Please plan accordingly.*

## “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 in the Fall.

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 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.

## From the President

### Tips For Purchasing Your New Or Used Vehicle

At some point in our lives, we enter a car dealership to purchase a vehicle and in doing so feel vulnerable. Car salesmen do not have a reputation for being honest and finance managers are even less trusted.

We can make the process a little less daunting with pre-approval. When you go into the dealership, knowing you have financing can put you in the driver's seat. For new or used vehicles, call us first. We will let you know how much you can borrow, your rate and payment before you hit the dealership. We'll even pull up the Kelley Blue Book value for you. Shopping with a pre-approval removes you from the “dealer financing” unknown. Call us first at **609-631-4300**. We're Banking You Can Trust!

#### Here are some tips when thinking about buying a new or used vehicle:

1. Evaluate your financial situation. If you are a first-time borrower, you can't rely on a credit history to speak for you yet. Still, a record of paying rent and utility bills on time can help demonstrate your reliability.
2. If you have a good credit history, you have plenty of affordable borrowing options. If you made payments late or didn't fully pay on past loans, you may be required to have a co-signer who would agree to be responsible for the loan should you fail to pay. The same goes if you haven't borrowed before and have no credit history.
3. Compare annual percentage rates (APRs). The APR is the amount lenders charge expressed as a percentage. The lower the APR, the less you will pay in loan interest. Some lenders will give you an APR discount if you make automated payments directly from your checking account. Some will offer a lower rate if you have a down payment. Rates for borrowers with good credit ratings are less than those with poor credit ratings.
4. Consider buying used. The average cost of a used car is less than half of a new one. At Hamilton Horizons, interest rates on new cars and on used cars are the same. Buy within your means so you don't overextend your budget and risk defaulting on the loan. The upside of buying used cars is that generally they're much less expensive than comparable new cars, and they don't lose their value as quickly. Let someone else take that major whack on depreciation—sometimes as much as 35%. The downside is that you may be buying someone else's problems, and used cars don't always come with the “security blanket” warranties that cover new autos.
5. Look at insurance. Most lenders will require collision and comprehensive insurance on new and used vehicles. On lower-priced used cars, it actually could be cheaper to take out a somewhat higher-cost personal loan and buy lower-priced insurance.
6. Realize the less you borrow, the more you save in loan interest. In most cases, applying a manufacturer's rebate to reduce the amount you need to borrow will be cheaper than taking the dealer loan. Combine a rebate with your credit union's low loan rate and you may have the best of both worlds. To calculate the advantage, see the “Rebate vs. Loan Calculator” at [www.creditunion.coop](http://www.creditunion.coop).
7. Pay off the loan as quickly as you can afford to. Paying a loan off early can save hundreds in interest charges. At Hamilton Horizons, there are no pre-payment penalties.
8. Ask us to pre-approve your loan. This way, you can bargain for a dealer discount based on a cash sale, and you can avoid high-pressure sales for a dealer loan.
9. Understand the loan contract. Reading through all that legalese is a chore and takes time, but it's worth it to ensure you're getting a fair deal. Don't be reluctant to ask questions—a reputable lender will take the time to help you.
10. Keep transactions separate. Your auto buying experience will be much smoother and you'll get the best deal if you make purchasing the vehicle, financing the vehicle, and trading the vehicle three separate transactions.

Cindy

# 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](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.

# Want A New Account Number?

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

In one of the latest scams, identity thieves pose as representatives of the Internal Revenue Service. They send spam e-mails promising government economic stimulus packages. If it sounds too good to be true, it probably is.

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.

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

## 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 and make payments online

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

**ULTIMATE  
TAILGATE**  
→ USED AUTO SALES EVENT



Get a \$50 gas card with your test drive!<sup>3</sup>  
Must present this ad.

Hamilton Horizons Federal Credit Union Members:

**Get great deals on select used vehicles for a limited time!**  
**Plus, we'll make your first payment up to \$500!\***

**And, get rates as low as 4.99% APR!<sup>2</sup>**  
Upon used vehicle purchase from Enterprise Car Sales.

**October 15 - November 24, 2010**

Call 609 631-4300 to get pre-approved by Hamilton Horizons FCU today!

Visit Enterprise Car Sales:  
Iselin  
449 State Hwy. 27  
732 404-1223



\*Vehicle must be financed using standard financing terms through Hamilton Horizons Federal Credit Union to qualify for payment offer. Hamilton Horizons Federal Credit Union will make the first payment on the payment due date up to \$500 on member's behalf after vehicle is financed through Hamilton Horizons Federal Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid 10/15/10 - 11/24/10. No cash advances. Offer not valid for previous Enterprise purchases. <sup>2</sup>APR=Annual Percentage Rate. Rates as low as 4.99% for up to 60 months. <sup>3</sup>100% Financing available including Tax, Title and License. Financing for qualified Hamilton Horizons Federal Credit Union members. Not all buyers will qualify. Offer valid only on Enterprise Car Sales vehicles. Offer valid 10/15/10 - 11/24/10. <sup>4</sup>Present your this ad at time of test drive to receive your \$50 gas card. Customers will receive gas card after test drive has been completed. Gas card may be used at any Hess store. Limit one gas card per customer. Valid 10/15/10 - 11/24/10.

The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2010 Enterprise Car Sales. B00571 H-AD 08/10 JB

Preview our great selection of quality used vehicles at [cuautodeals.com](http://cuautodeals.com).

# 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 \$tart \$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 37,000 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](http://www.hamiltonhorizons.org)

*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.



## I want to belong:

Bring this to Hamilton Horizons FCU to receive your reward!

Referred by: NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY / STATE / ZIP \_\_\_\_\_



## 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 37,000 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!

# 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 Burger Mania and Mercer Idol.



# Scholarship Program

Each year Hamilton Horizons awards two \$500 scholarships to members who are high school seniors. This year's winners were Carly Hann and Christian Costello. Carly was awarded the Yvonne E. Williams Memorial Scholarship and Christian was awarded the Ken Harper Memorial Scholarship. Congratulations and good luck to both of them.



Carly Hann



Christian Costello

*Financial Tip: Spend less than you earn and stick to a budget.*