

# HORIZONS

A Publication For Hamilton Horizons Federal Credit Union Members

January 2005

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### **Hours of Operation:**

Monday – Wednesday  
9:00 AM – 3:30 PM  
Thursday – Friday  
9:00 AM – 6:00 PM  
Saturday  
9:00 AM – 12:00 PM

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



AMERICA'S  
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*Where people are worth more than money.™*

## TIME IS RUNNING OUT

### ...On Our New Member Referral Program



Don't miss your chance to earn up to \$50 by referring your friends and family to HHFCU. For every new member you refer to us by January 31<sup>st</sup>, 2005, we will deposit a \$10 cash bonus into the new member's Share Savings Account, plus another \$10 bonus into *your* Share Savings Account. We'll also deposit an additional \$5 bonus into both of your accounts for every qualifying service the new member opens, up to a maximum of \$50 each. Here is the list of qualifying services\*:

- Share Draft (Checking) Account
- Money Market Account
- Share Certificate
- IRA
- Visa Debit Card
- Visa Classic or Premium Credit Card
- Direct Deposit or Payroll Deduction
- Auto Loan
- Home Equity Loan
- Personal Loan

HHFCU membership is open to anyone who lives, works, worships or attends school in Hamilton Township, New Jersey. It is also open to individuals who are related to current HHFCU members. There are no age limits – everyone is welcome!\*\* The \$5.00 bonus per service is available only during the initial sign-up period and expires after seven days. The bonus funds will not be available for 60 days, to ensure an established account.

**Don't miss the January 31<sup>st</sup> deadline.  
Refer new members today!**

*\*Personal accounts only.*

*\*\*Subject to eligibility requirements. For full details and disclosures, contact the credit union.*

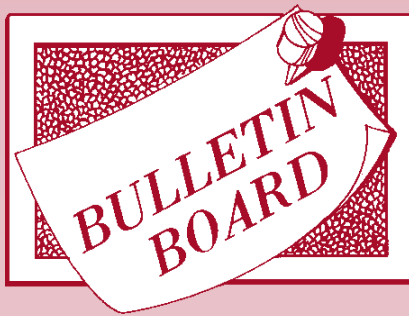
## MARK YOUR CALENDAR!

# The 50<sup>th</sup> Annual Meeting & Dinner Dance

All HHFCU members are invited to attend this year's Annual Meeting and Dinner Dance. This event is always a good time for all, with music, dancing, old friends and new faces. It will be held at 6:00 PM on **Saturday, April 2<sup>nd</sup>, 2005**, at La Villa Ristorante in Hamilton.

Invitations will be mailed in February with full details. Watch for yours!

**Don't Miss This Grand Event!**



## We Have A Winner!

Congratulations to Gail Ernst of Medford, NJ, the winner of the last quarterly newsletter contest.

As the winner, Gail received \$50, which was deposited into her Share Savings Account.

## 2005 Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 17, 2005

**Presidents' Day**  
Monday, February 21, 2005

**Memorial Day**  
Monday, May 30, 2005

**Independence Day**  
Monday, July 4, 2005

**Labor Day**  
Monday, September 5, 2005

**Columbus Day**  
Monday, October 10, 2005

**Veterans' Day**  
Friday, November 11, 2005

**Thanksgiving**  
Thursday, November 24, 2005

**Christmas**  
Monday, December 26, 2005

## Words Of Wisdom

"Let us endeavor so to live that when we come to die even the undertaker will be sorry."

– Mark Twain

# GET YOUR SCHOLARSHIP APPLICATIONS IN SOON!

The deadline to apply for the New Jersey Credit Union League scholarship program is **February 28, 2005**. All participants must have their applications in to Dana at HHFCU by that date.

All college-bound high school seniors who are members of HHFCU are eligible to apply. Winners will receive a \$1,000 scholarship from NJCUL, and the two top-scoring applicants from HHFCU will also receive a \$500 scholarship. Applications are available in the credit union.

## \* Delivering Christmas To A Family In Need \*



When we think of the holidays, most of us remember moments of grand family gatherings, seated around a table, our plates piled on with turkey or ham and all the trimmings. Then there are the sounds of children laughing and the chatter of voices sharing greetings and stories and the crinkling of wrapping paper as it's strewn all over the floor.

Whether you observe Christmas, Hanukah, Kwanzaa or your own celebration of the season, chances are you're blessed with a plentitude of gifts and love and surrounded by cherished family and friends. If only everyone could be so lucky.

This year Hamilton Horizons, our credit union friends, employees, and members made giving a very special gift to a family in need this holiday. Instead of our traditional "Wish Upon A Star" Adopt-A-Child Program where needy children's wishes are hung on our tree, then purchased by members, we chose to take our program a step further and make it a special Christmas for an entire family here in our community. Gil Phillips of Children's Home Society gave us the idea and the opportunity to be the first to "Adopt-A-Family for the Holidays" and in turn become a model of change for other volunteers and companies hoping to make a difference.

In October we learned of our "family" and their special situation. The "family" of five was living in a small apartment with almost no furniture until recently when a few donations gave them a place to sleep and eat and sit together as a family. With four children – Patti 2½ years old, Michael 4 years old, Sean 9 years old, and Lana 14 years old – their mother struggles to care for them with little money and help. Their father left for Africa a few months ago to care for his dying father, and has no money to return. The family is saving what they can to bring him home again.

Although we can't bring their father home, Hamilton Horizons wanted to do whatever we could to brighten this family's holiday spirit by fulfilling their few simple wishes for Christmas. Unlike most children, they asked for new clothes, shoes and underwear, a Christmas tree, blankets and pillows and just a few toys. Their mother asked for just boots and a coat. With the help of our membership we made that happen and more.

Every little and large donation made a difference. We collected more than \$1,200 in cash and gifts for our adopted family. Volunteers used the money to buy gifts on the family's wish list. On December 17<sup>th</sup> we delivered our bags of cheer to Children's Home Society of New Jersey. CHS made sure they were wrapped and tagged in time for the family to celebrate Christmas.

Thanks to the generosity of our own credit union family, our adopted family enjoyed a very Merry Christmas this year with laughter and chatter and crinkled paper from presents piled high around their new Christmas tree. They too were blessed with a plentitude of gifts and love. There were new bath towels, sheets, pillows and plenty of blankets to keep them warm at night. The children each received new snow boots, sneakers, socks, several new outfits, and loads of toys to keep them all busy and happy playing together.

We thank you for your donations and support and wish you and your family happiness and good health in the New Year.

# And The Winner Is...

## HHFCU Honored By NJCUL

At the New Jersey Credit Union League Convention in November, HHFCU received the following awards:

- First Place Catherine Miller Award for our newsletter.
- First Place Dora Maxwell Social Responsibility Award for our efforts this year with our Children's Home Society book drive: Operation Literacy.
- Prize for most funds raised per member in Southern New Jersey for the Children's Miracle Network.



### *Dana Burzymowski Receives Woman Of Achievement Award*

HHFCU congratulates our Marketing Manager, Dana Burzymowski, on receiving The Mercer County Commission on the Status of Women's inaugural Woman of Achievement Award. This award honors a Mercer County resident who has made significant contributions as a volunteer within the Mercer County community.

Dana was chosen for the many charity programs she has launched since joining the HHFCU staff three years ago. Those programs include the

Suitcase Crusade, Operation Easter Bunny, Operation Literacy, Project Housewarming and the School Tools Project. Each of these programs benefited the Children's Home Society of New Jersey, and they were all a great success because of the support of you, our members. Thank you for your generosity.

**Help our family grow! Pass this newsletter along to a family member or coworker and encourage them to check out Hamilton Horizons FCU!**

## Con Artists Are "Phishing" For Your Identity

You need to be on your guard against a new type of e-mail scam called "phishing." In this scam, an identity thief sends you an e-mail that appears to be from a legitimate company, a government agency, or even your credit union. The e-mail asks you to reveal personal information, such as your account numbers, credit card numbers, Social Security number, etc.



These types of e-mails look very convincing. Sometimes they even contain links to official-looking web sites. And they disguise the fact that they are trying to steal your information by saying they need you to "update" or "verify" it in order to avoid fees or the closing of an account. Rest assured, **no legitimate organization will ever contact you by e-mail and ask you to reveal personal information.**

If you receive an e-mail requesting personal information, do not reply to it or click on any link it contains. If you think it might be genuine, contact that organization by phone using a phone number you know is accurate, not one contained in the e-mail. Also, if you receive such an e-mail that claims to be from your credit union, please let us know.

## Motor Vehicle Certification Program **New!**

HHFCU is now offering a new service for car-buyers: MVCP, the Motor Vehicle Certification Program. This program is offered to help members secure the best deal when shopping for a new or used vehicle, with pre-negotiated prices. With MVCP, you can go car-shopping armed with the following information:

- The pre-negotiated price
- What the dealer paid for the vehicle
- What rebates or other incentives you're entitled to
- The dealer's profit

MVCP consumer advisors are available to answer questions 9:00 AM to 5:00 PM Eastern Time Monday through Friday. Hamilton Mazda and Hamilton Volkswagen are participants in this program. Check with MVCP for a complete list of participating dealerships. Call 1-800-345-0990 or visit [www.mvcp.com](http://www.mvcp.com).



## SHARE CERTIFICATE SPECIAL

HHFCU is now offering a special 5-year Share Certificate with a rate of 3.50% APR/3.56% APY. The minimum deposit is \$1,000 and standard procedures apply. Call or stop by for more information, or to invest in one of these high-yield deposit accounts!

# WANTED: VOLUNTEERS

HHFCU needs volunteers to serve in a variety of positions. Candidates are needed for:

- **The Board Of Directors** – Our Board of Directors plays a critical role in establishing the strategic plans that will help ensure future success for the credit union. The Board oversees the overall management of the credit union, makes decisions which impact our services and interest rates, and more. Nominations can be made by petition signed by 1% of the members.
- **The Supervisory Committee** – Candidates for the Supervisory Committee should have a strong financial background and an interest in learning about the operations of the credit union. They should also be willing to perform various auditing tasks as part of the committee, which meets quarterly.
- **The Social Action Committee** – This committee is responsible for creative fundraising efforts for Children’s Miracle Network and collection drives for Children’s Home Society of New Jersey. Activities of the SAC include such events as 50/50 sales at the Trenton Thunder Baseball Game, Hamilton Septemberfest, Project Housewarming, The School Tools Project, Fundraisers at a Trenton Titans Hockey Game, and more. This committee meets six to eight times a year.

If you are interested in running for a Board position or volunteering to serve on one of our committees, please contact Cindy Rein Zima at (609) 631-4300, x102, or via e-mail at [crzima@hamiltonhorizons.org](mailto:crzima@hamiltonhorizons.org).

## Quarterly Newsletter Contest *Enter To Win \$50!*

Enter our Quarterly Newsletter Contest for your chance to win \$50. To enter, simply answer the questions on the form below, then detach the form and return it to us by mail or in person by February 1<sup>st</sup>, 2005. If your entry is selected from among the correct ones received, we’ll deposit \$50 into your Share Savings Account. You must be a member to win. The winner will be announced in the next edition of *Horizons*. Only one entry per member.

### *Quarterly Newsletter Contest Entry Form*

*Fill in the correct answers.*

1. What is the deadline for scholarship applications? \_\_\_\_\_

2. Which HHFCU staff member recently received the Woman of Achievement Award? \_\_\_\_\_

3. What is the name of the new service for car-buyers that is now available to HHFCU members? \_\_\_\_\_

Name \_\_\_\_\_

Member Number \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_

*Detach this form and return it to the credit union office.  
3535 Quakerbridge Road, Suite 600, Hamilton Township, NJ 08619*

# COMING SOON!



American Express Gift Cards and Travel Funds Cards will soon be available for purchase at the credit union. These cards are not debit, credit or charge cards – they are prepaid cards that have funds stored on them electronically. When you present one of these cards at a retailer or ATM, funds are deducted from the balance.

Check out the benefits of these innovative new cards:

- Available in various denominations.
- Generically embossed with “Gift Card Recipient” or “American Express Traveler” for added security.
- Funds put on the cards do not expire.
- Because the funds are not linked to a bank account and are refundable if lost or stolen 24 hours a day, seven days a week, the cards are safer than cash.
- Travel Funds Cards can be “reloaded,” so they are great for college students as well as travelers.
- Gift Cards are accepted for purchases both in stores and online, anywhere American Express Cards are accepted.
- Travel Funds Cards are accepted worldwide at millions of locations and at over 600,000 ATMs where American Express is accepted.

Call or visit the credit union to find out more about the many benefits of the new American Express Gift Cards and Travel Funds Cards.

