

H&E PARTY LINE

2ND QUARTER RATES:

ACCOUNT	APR
Savings	.50%
Checking	.25%
Escrow	.25%
IRAs	1.60y

DIVIDENDS ARE
COMPOUNDED DAILY

IMPORTANT PHONE

NUMBERS:

- Office: (201) 845-6876
- Fax: (201) 845-8792
- 24 Hour ARS: (800) 771-1577

VISA hotline: (800) 554-8969 International:
(800) 428-1858

For Faster Service !

Remember to have your member number on hand when calling about your account, especially important when multiple account numbers are involved. Whether transferring funds between accounts or checking on balances, your member number is very important for the security of your account!

8 REASONS TO LOVE CREDIT UNIONS!

1. **MOTIVES:** Credit Unions exist to serve members, not maximize corporate profits
2. **STRUCTURE:** Credit Unions are owned and operated by members.
3. **FEES:** Credit Unions have lower expenses and charge fewer fees. We offer free, interest paying checking - no minimum balance.
4. **LOAN RATES:** Credit Union loan rates are competitive with banks, and lower in many cases.
5. **BORROWING:** Credit Unions have more flexible standards and are willing to work with members.
6. **SAVINGS RATES:** Bank rates on savings average .12%; H&E pays .50% on savings, .25% checking!
7. **CUSTOMER SERVICE:** Our focus is always on you! While our hours may not be as long, VISA provides 24 hour fraud notice.
8. **INSURANCE:** Your funds are safe with us. NCUA provides NCUA provides \$250,000 coverage backed by the USA.

Upcoming H&E Holiday Closings:

Wednesday July 4, 2018
Monday, September 3, 2018



The will of the people is the only legitimate foundation of any government and to protect its free expression should be our first object
- Thomas Jefferson

Coming Soon !!!

**We are all looking forward to our
New and Improved Website!
The tentative Launch Date is
August 2018!**

**Hoping all our members find the site
as "User Friendly" as we've worked to
Design it!**

SUMMER IS CAR LOAN TIME!!

H&E car loans are quick, easy, and affordable! New, used, or expiring lease, we loan 90% of book value for all. Check KBB.com or NADA.com for fair pricing, shop around, and bring the dealer sales slip to the credit union. We require 10% down and taxes paid by you, loan forms completed, a

credit report and CARFAX. The same low rates apply to all. Current used car rates are 5.75% for 3 years, 6.25% for 4 years, and 6.75% for 5 years. There is no application fee. Compare our monthly payments to the "0%" payments quoted by the dealers! Call for further information.

FIGHTING THE THREAT OF FRAUD

While H&E has experienced NO data breaches, hacking of major retailers can result in new types of fraud for consumers. Criminals can acquire some aspects of personal information which they will use, keeping real identifiers but changing some to apply for credit cards or cell phone service. They can use this information to access your current cards or impersonate you when dealing with accounts. They also may open new accounts and build good credit, then take large loans in your name. This is known as “Synthetic Identity Fraud”. You can fight this type of crime.

- Monitor your credit and debit cards closely. Follow accounts online.
- Check your credit reports for signs of fraud. Get free credit reports at www.annualcreditreport.com.
- Pay attention to reports of companies that have been hacked which may have some of your personal information.
- Set up a personal password with your bank or credit union.

H&E and VISA use fraud monitoring programs that alert us to abnormal spending which helps block fraudulent transactions. We, or VISA, will let you know if we see unusual activity, and your card may be automatically restricted. Notify us immediately if you see suspect activity!



I hope you always have a shell in your pocket and sand in your shoes.

How you spend your time is more important than how you spend your money. Money mistakes can be corrected, but time is gone forever.

BITS AND PIECES:

- **REMINDER:** Loan payments are due in the last day of each month. This can affect your credit worthiness in the future!! If you have extenuating circumstances let us know in advance!!
- **Update your phone numbers, including cell phones!** H&E has 24/7 VISA coverage to call you in the event of suspicious Activity. Please answer!
- **Checks** are now clearing **SAME DAY**— there is no longer ANY float time! Be sure you have sufficient funds to clear checks you write!!
- **HAS YOUR BENEFICIARY CHANGED?** If you were married, divorced, or had children, please call for a new card!

Debit Card Updates:

If you ask to remove a “block” on a known fraud area and your card is compromised you may not recover funds. Remove at your own risk!



VACATION TIME TIPS!

.IF YOU ARE GOING OUT OF THE COUNTRY OR STATE— call AHEAD to confirm that your VISA Debit card will be activated in that area! Certain countries and areas are BLOCKED for security.

HOLIDAY LOANS ARE AVAILABLE! Our popular Holiday Loans up to \$2000 for one year at 8% can buy plane tickets, hotel rooms, shore rental!

VISA DEBIT CARD USE for hotels or car rentals can result in a large dollar hold on your checking IMMEDIATELY. If the vehicle is damaged or you are charged extra fees, they can debit your account again. **Use credit cards** if possible! We **cannot return** or unlock VISA Debit holds.



You're the only person who can decide where you want to go and how to get there.