

**Welcome**  
to your new  
**HERITAGE**

INTRODUCING



**HERITAGE**  
Financial Credit Union

formerly known as Hudson Heritage Credit Union

# A MESSAGE FROM MICHAEL CIRIELLO, CEO

## **Welcome to Heritage Financial Credit Union!**

Life is a journey and includes many detours along the way. No matter your destination or the support needed along the way, we look to be here for your entire journey. For 80 years now, we have helped tens of thousands of people in our communities along their journeys. We can trace our origins back 80 years, when a group of Newburgh School District employees formed our credit union with 97 members and \$339.00 in assets. Fast forward eight decades later and that start-up credit union has grown to 12 locations, with more than 42,000 members and over \$475 million in assets.

Just as everyone's life journey takes them down different paths, so too has the credit union grown, evolved and moved down different paths as we matured and expanded. However, through this time, our mission has stayed the same - to be a financial resource for you and your families, friends and neighbors. A place to provide you with the necessary tools, resources and opportunities for learning to help you along your path towards your goals and dreams.

As we looked to our past, we now look towards our future. Since our conversion to State Charter in January of this year required the removal of "Federal" from our name/brand, we were provided with a perfect opportunity to re-evaluate and refresh who we are to our members and the communities we serve. Our past has helped pave the way to our future and led us on this extraordinary journey to enhance our brand, which I am now privileged and honored to share with you. After a great deal of research, data gathering, analysis and meetings, the Board and Management are proud to announce a refresh to our name and logo to pay homage to the past while celebrating and embracing the future.

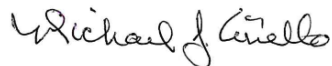
**Heritage Financial Credit Union** - effective August 3, 2020 all Credit Union branding will be updated to reflect the Heritage Financial Credit Union name.

Within this mailing we have included this introductory brochure to Heritage Financial Credit Union. Here, you can find detailed information on our brand enhancement and what this change means for you. We have also included detailed sections and FAQs to further address questions you may have as we go live with our new name. After you take the time to review this information, we encourage you to reach out to us with any questions at 845-561-5607.

Whether a member for a day or since the beginning, we thank you for your support throughout these 80 years and we will continue to help build our legacy for many more years to come. After all, we are more than a bank, we are the combined Heritage of generations who have worked together to provide lasting contributions in their homes and communities. You are our Heritage!

Wishing you a safe and healthy summer.

Warm Regards,



Michael Ciriello



**HERITAGE**  
Financial Credit Union

SAME GREAT PEOPLE. SAME MEMBER FOCUS. SAME CORE VALUES.

**JUST ONE NEW AWESOME NAME.**



**HERITAGE**  
Financial Credit Union

[www.heritagefcu.com](http://www.heritagefcu.com)

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A new name that represents...

a modern vision and forward movement, driven by our need to

**continuously improve.**



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# DEFINING OUR BRAND

With membership support, our Credit Union converted from a Federally Chartered Credit Union to a State Chartered Credit Union. This change allows us greater operating flexibility including expanding the counties we serve, while still maintaining the strong regulatory oversight through both the federal and state levels. With this change, we were required to remove “Federal” from our brand name and took this opportunity to change our name to be more reflective of who we are as a financial organization, as well as stand out in the market.

**With that being said, we want to introduce Heritage Financial Credit Union and further define what this brand name represents:**

The name Heritage Financial Credit Union allows us to maintain our strong brand identity in the community with the word “Heritage.” We took the opportunity to update our brand colors, which represent and symbolize our strong beliefs of reliability, trust, loyalty, dependability, and family. We also updated our mark and logo, with a bird, which reflects a modern vision and forward movement driven by our need to continuously improve.

Our brand - Heritage Financial Credit Union, bears a new name but maintains the same focus on you, our member, by providing the financial tools and resources needed so you may have the opportunity to reach your fullest potential in life.



A SLEEK, NEW, USER FRIENDLY SITE

**RE-IMAGINED WITH YOU IN MIND.**



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[www.heritagefcu.com](http://www.heritagefcu.com)





# OUR WEBSITE ENHANCEMENTS

**A streamlined, user friendly system that was re-imagined with your best interest in mind.**

A simplified design will be rolled out on our website allowing you to easily access information and accounts quickly. Once you visit our new website on 8/3/20, you will see the reflection of our new brand immediately upon arrival. Our new site represents our goal of providing a clear route of information, news, promotions and resources to aid you in planning your financial goals.

## What's Changing?

 Our design and layout of our website will have a greater focus on accessibility, financial education and online applications.

 Our website URL will now be changed to **www.heritagefcu.com**. If you type in our former URL, www.hhfcu.org, you will be promptly re-routed to our new website. We encourage you to bookmark/save our new website to your favorites.



STRONG FUNCTIONALITY  
**YOU CAN RELY ON.**



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# ONLINE AND MOBILE BANKING

The strong functionality you have come to rely on with our online banking platform, will stay the same, so you can continue with your online banking needs as normal once signed in through [www.heritagefcu.com](http://www.heritagefcu.com). We have updated our platform names and colors to reflect our new brand. You will now see Heritage Online and Heritage Mobile throughout your online and mobile banking experience.

## What's Changing?



Once signed into Heritage Online via [www.heritagefcu.com](http://www.heritagefcu.com) and Heritage Mobile via your mobile app for the first time, you will need to re-register your device. This can be done through an access code that will be sent to your email or mobile phone by call or text. After re-registering your device, please accept the new terms and conditions.



An email will be sent to you from HFCU notifying you of when our new Heritage Mobile app is available for download. Once available, you will receive a notification within your Heritageicliqtogo app to update it. If you are not receiving that notification within the Heritageicliqtogo app, please delete the Heritageicliqtogo app and download our new app by searching for "Heritage Mobile" in your mobile devices' app store. **IMPORTANT:** You will no longer be able to use our former Heritageicliqtogo app for your banking needs after 9/15/20.



SAME PURPOSE. **NEW DESIGN.**



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[www.heritagefcu.com](http://www.heritagefcu.com)

# DEBIT CARDS, CREDIT CARDS, & CHECKS

Over the next 4 months, starting in August, new HFCU debit/credit cards will be reissued to members who have used their cards within the last 12 months. Once received, please activate your new debit or credit card by calling the activation number located on the card. You will need to activate your card within 30 days of receipt, as your old card will be deactivated.

## What's Changing?



Debit/Credit Cards: The expiration date and the CVC code on the back of your card will be the only numbers to change. The 16 digit number on the front of your card will NOT change. Visa automatically updates any accounts with recurring payments but we recommend confirming with the merchant that your new CVC code and expiration date has been updated.



Checks: The organization name on new check orders will now change to Heritage Financial Credit Union. We recommend ordering new Heritage Financial Credit Union checks, however, if you currently have Hudson Heritage CU checks, you will still be able to utilize those checks to make any payments without issue.



PROVIDING THE **TOOLS** AND **RESOURCES** TO HELP YOU REACH YOUR  
**FINANCIAL GOALS.**



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# PRODUCT/SERVICE OVERVIEW

Although our name and brand has changed, we continue to offer the same high impact service and competitive products to our members such as:



Personal Checking



Mortgages/Home Loans



Digital, Online and Mobile Banking



Savings/Money Market



Vehicle Loans



Digital Wallet - Apple, Google and Samsung Pay



Certificates (CDs)



Personal Loans



Rewards (Debit & Credit)



Investment Services



Credit Cards



And More...

For more information on the products and services that we offer, visit our website [www.heritagefcu.com](http://www.heritagefcu.com) or call us at 845-561-5607 to speak with our member solutions team.



# QUESTIONS?

PLEASE SEE OUR FAQs ON PAGES 17 - 19,  
OR CALL US AT 845-561-5607.



**HERITAGE**  
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# FAQs

**Q:** Why are we changing our name?

**A:** As we have grown within the financial industry, we decided to change our name to be more reflective of who we are as a financial organization as well as stand out in the market. Heritage Financial Credit Union embodies our growth into being financial partners and educators for all of our members. Please read more about defining our brand name on Page 7.

**Q:** Is this a result of a merger acquisition?

**A:** No, we are still the same organization, with a new name and updated brand.

**Q:** Will I still receive the same attention/customer service?

**A:** Absolutely! We may have changed our name and brand, but our members financial needs will always be our first priority. You can call us at our same number, 845-561-5607 for any questions you may have.

**Q:** Will my account information change?

**A:** No, your account information will not change.



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# FAQs

**Q:** Does my contact at the Credit Union still have the same contact information?

**A:** All phone numbers have stayed the same. Email addresses have been changed to [firstname.lastname@contacthf.com](mailto:firstname.lastname@contacthf.com). If you email us at our former [contactthh.org](mailto:contactthh.org) email, it will forward to the current email address for 90 days. After this period of time, the email will bounce back to your inbox.

**Q:** Will anything change with my online banking account?

**A:** Yes, you will need to re-register your device for the first time when you log into Heritage Online and Heritage Mobile banking. All your previous settings will stay the same. Please see page 11 for more information.

**Q:** Are you changing the website?

**A:** Yes, our website is changing to [www.heritagefcu.com](http://www.heritagefcu.com) as well as the design, which will be easier to navigate. Please see page 9 for more information.

# FAQs

**Q:** Can I still use the Heritagecliqtogo Mobile App?

**A:** Yes, but only until 9/15/20. An email will be sent from HFCU notifying you of when our new Heritage Mobile app is available for download. Once available, you will receive a notification within your Heritagecliqtogo app to update it. If you are not receiving that notification within the Heritagecliqtogo app, delete it, and download our new app by searching for “Heritage Mobile” in your mobile devices’ app store.

**Q:** Do I need to order new checks?

**A:** No, you can still utilize your former Hudson Heritage Credit Union branded checks to make payments. Please refer to page 13 for more information and our recommendation. To order new checks you can do so by calling us, visiting one of our branches in person, or through our online banking system. If you’d like to order your checks from a different source, you will need to update your vendor with our new name once you re-order.

**Q:** Will I need a new card?

**A:** Yes, you will receive a new card if your card has been used at least one time within the past 12 months. Please refer to page 13 for more information on this question.





**HERITAGE FINANCIAL CREDIT UNION**  
**845.561.5607**  
**WWW.HERITAGEFCU.COM**

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