

H&E PARTY LINE

3RD QUARTER RATES:

ACCOUNT	APR
Savings	1.40
Checking	.25
Escrow	.25
IRAs	2.10

Dividends are compounded daily.

CD Rates: Effective October 1, 2025

6 Month	2.95%
1 Year	3.15%
2 Year	3.30%*
3 Year	3.55%*

*at maturity

IMPORTANT PHONE NUMBERS:

Office: (201) 845-6876

Fax: (201) 845-8792

24 Hour ARS: (833) 950-0496

VISA hotline: (800) 554-8969

International: (800) 428-1858

HOLIDAY CLOSINGS

- Columbus Day 10/12/2026
- Veterans Day Tuesday 11/11/2026
- Thanksgiving Thursday & Friday 11/26 & 11/27
- Christmas Day Friday 12/25/2026
- New Years Day Friday 1/01/2027

60th Anniversary Contest Winners

Heading: Celebrating 60 Years Together

Thank you to everyone who participated in our 60th Anniversary Member Celebration Contest. We were thrilled by the response and enjoyed hearing your stories and memories. Please see below an excerpt of the winners' letters and kind words.

Congratulations to our two winners representing our largest member groups – Verizon and Englewood Hospital Nurses:

1. Verizon – Lorraine “Member since 1988 - “You have been wonderful all these years. Each time I called I was greeted with a friendly, knowledgeable and kind person who helped immediately. I can not say enough good things about all of you.”
2. Englewood Hospital – Shawn Member since 1991 – “Not only was it a great way to save money from your paycheck through employee deductions, but one could take out car or personal loans”. Being a member here you are treated like family. I loved it when I would call, and I’d give my account number. When Dad (Frank) answered the phone, he would say “You’re an Englewood Hospital nurse!! Yes, I am! – Although I am no longer employed at Englewood, I am still a member and will always be.”

We look forward to celebrating future milestones with our long-time members and to our new members – welcome to the H & E Credit Union Family – 60 years strong.

Financial Tips Before Year-End

Your Financial Future Starts Today:

As summer transitions into fall, September is the perfect time to review your financial goals and prepare for the months ahead. Whether you’re saving for the holidays, paying down debt, or building your emergency fund, we’re here to help you succeed.

As we enter the final months of 2026, we want to thank our members for making our Credit union a strong and thriving community. This quarter, we’ve celebrated our 60th anniversary milestone, supported local organizations, and continued to provide financial solutions that help our members succeed.

We would like to take the time to thank all of our members for your continued support throughout the years. It is our pleasure to assist you in your financial journey with us.

We wish you and your families a very Happy Thanksgiving and Holiday season!



Financial Check-Up: 5 Smart Moves Before December 31

1. Review Your Budget

Look at your spending patterns and create a holiday budget to avoid seasonal debt.

2. Boost Your Emergency Savings

Consider directing any extra income, bonuses, or tax refunds into savings before year-end.

3. Pay Down High-Interest Debt

Focus on reducing credit card balances to save on interest and improve your financial position for the new year.

4. Maximize Retirement Contributions

If eligible, review contributions to retirement accounts and increase them before year-end if your budget allows.

Workplace Retirement Plans

401(k), 403(b), Governmental 457, and Thrift Savings Plan

Employee contribution limit: \$24,500

Age 50+ catch-up contribution: \$8,000 (total \$32,500)

Ages 60-63 special catch-up: \$11,250 (total \$35,750)

Individual Retirement Accounts (IRAs)

Traditional IRA or Roth IRA

Contribution limit: \$7,500

Age 50+ catch-up: \$1,100 (total \$8,600)

5. Check Beneficiaries and Account Information

Looking Ahead: Enhanced Visa® Debit Card Features Coming Soon

We're excited to introduce new Visa® debit card enhancements designed to give members greater convenience, security, and control.

Coming Soon, Members Will Be Able To:

*Temporarily deactivate and reactivate cards if a card is misplaced, providing added peace of mind and security.

*Set travel notifications to help ensure uninterrupted card usage while away from home.

*Manage card controls with greater flexibility and convenience.

*Monitor card activity and access enhanced card management tools directly through digital banking.