



Hudson River Community Credit Union

CEO Susan Commanda

Success Magazine: Why should HRCCU be considered a trusted financial source?

Susan Commanda: HRCCU has earned the highest rating for strength and stability from BAUERFINANCIAL, Inc., the nation's leading credit union rating firm. Earning this coveted 5-Star Superior rating indicates HRCCU is one of the

strongest credit unions in the country, excelling in such areas as capital adequacy, delinquent loan levels, and profitability. In fact, HRCCU has earned a 5-Star rating for more than ten years running and as a result, has earned the distinction of being an Exceptional Performance Credit Union. In addition, HRCCU is ranked in the top 7% of credit unions in the country when evaluating return on assets, and has been doing business in our community for fifty-six years. Our board of directors is made up of members who volunteer their time to ensure the credit union is meeting our members' needs. Also, we are member-owned and operated, and as a member, you have a say in the credit union's governance.

SM: What changes have you implemented as CEO? What is on the horizon for your team at HRCCU?

SC: The biggest change I have orchestrated as CEO is to expand credit union service

by implementing a branch expansion plan that includes adding branch locations, upgrading technology resources at the branch level to be able to answer all member inquiries immediately when they ask, and to move loan authority to the branch level in order to have immediate loan approval while the member is there.

SM: In what ways is Hudson River Community Credit Union involved in the local community? Why is this important to your organization?

SC: It is important for all of us to focus on the importance of service and support of our local community, especially in these challenging economic times. Our staff is involved in a variety of community organizations, and last year logged 358 hours in community service work. We also donated \$63,804 for charitable causes in our community. It is important to us because this is our community where we live, work, worship, and play.

Hudson River Community Credit Union
 Corinth • Glens Falls • Hudson Falls • Cohoes • Troy

JOIN US

HRCCU is different ... better.
 Your deposits remain local within the River Community. Profits made here benefit member-owners by keeping loan rates low, dividends competitive & service high.

You'll never need to wonder who owns this financial institution – now, next week, or next year. The answer will always be "You do".

LOAN EXPRESS
1-800-824-0700 - Option #1

518-654-9028
HRCCU.org

If you live, work, worship, attend school or are a business or association in Warren, Washington, Saratoga or Rensselaer Counties or the towns of Cohoes, Watervliet or Green Island ... You can join.