



STATE CS EMPLOYEES FCU



THANKS

FOR USING YOUR CREDIT UNION!!

Your Money is Safe at the Credit Union!

You can remain confident in the safety and security of your funds on deposit here. Your funds are insured up to \$100,000 and there are higher limits for some joint accounts. Call 1-800-755-1030 ext 1 for answers to questions you may have about your insurance coverage.

FOR YOUR INFORMATION:

STATE CS EMPLOYEES FCU

Phone Numbers

State Office Building:
Phone: 315-785-2400
Fax: 315-785-2459

Eastern Blvd Branch:
Phone: 315-785-2470
Fax: 315-785-2598

Toll Free: 1-877-777-8011

Automated Response Teller
Local: 315-785-2423
Toll Free: 1-866-826-4278

Visit Us On The Web

WWW.STATECS.ORG

Office Hours:

Main Office: 8-3:00 M-F
Eastern Blvd: 8-4:30 M-F

THANK YOU NANCY GREENIZEN FOR DEDICATING
18 YEARS TO THE STATE CS EMPLOYEES FCU!!



Please stop by the Credit Union in the State Office Building during the week of December 22nd for refreshments and wish Nancy the best of luck on her retirement!!

Dear Valued Member,

On December 26th, Nancy will be retiring. Nancy has spent 18 years putting the member first in meeting their needs and helping with questions that you may have. Her familiar face and voice will be missed not only from you but also by her co-workers. Congratulations to you Nancy and we wish you a long, healthy and happy retirement!! Don't forget to bring those baked goodies to your co-workers. You'll have lots of time to bake for us while you are retired - won't you? Sincerely, Theresa Eassa, CEO

We're In The Business Of

MAKING WISHES COME TRUE



At State CS Employees FCU, our only purpose is to serve you! Perhaps you'd like to buy a vehicle, take a well-deserved vacation, or take advantage of a great deal on a boat or RV. We offer a wide range of loan programs to meet your needs with low rates, flexible terms, and easy repayment methods.

NEW

Vehicle & Motorcycle rates as low as 5% and up to 7 years to repay the loan.

Home Improvement loans up to 8 years repayment terms

Snowmobiles, ATV, Campers, RVs & Motor craft repayment terms up to 10 years.

NEW

Call or stop by the Credit Union you'll find that it's EASY to apply for a loan.



INTRODUCING.....
YOUR NEW VISA DEBIT CARD!!!



Need some extra cash to buy your favorite Ladies at the Credit Union that special something for Christmas..

SKIP-A-PAYMENT for NOVEMBER or DECEMBER



Complete, Sign, and Return : Account# _____ Loan # _____ Payment \$ _____

Account# _____ Loan# _____ Payment \$ _____

Month to be skipped _____ November _____ December

By signing this form, you agree to amend the terms of your original agreement and to repay the entire unpaid balance and accrued interest. A \$30 processing fee per loan will be automatically deducted from your Share Savings Account. If funds are not available in the Share Savings Account, you must pay the processing fee before you can Skip-A-Payment. Payments made through Payroll Deduction or Direct Deposit will be deposited into your Share Savings Account on the 15th of the month that you are skipping. You may skip each loan, in good standing, only once during the Holiday season. Credit Rebuilders are excluded from this promotion.

Signature _____

Joint Signature _____

Contact Phone _____

International Credit Union Day

My Credit Union—It belongs to me !!

Who owns your Credit Union?? **YOU DO!!** This year's theme reminds us of one of the many unique principles of credit unions: **Ownership By Its Members.** More than 177 million credit union members around the world will celebrate International Credit Union Day on October 16th, to commemorate the credit union movement's history and achievements. Credit Unions often beat banks in offering lower rates on loans and higher rates on savings. Credit Unions exist to serve their members, providing a safe place to save money and access affordable loans!! In honor of this special day, the Credit Union INVITES YOU to join us at both locations for light refreshments on October 16th and 17th. Please stop in and celebrate with us!!

Too Busy to Shop...

Can't think of what to give that person who has everything...



Why not purchase a **VISA GIFT CARD!!**

Load the amount you want....
spend the amount you have!!

2310

LOAN RATE DISCOUNTS

Members can receive a .25% APY rate reduction from our low loan rates when you have an active checking account, debit card, and direct deposit (or payroll deduction).

START YOUR CHRISTMAS CLUB FOR 2009.

It's time once again to open a Christmas Club for next year!

The club is one way to save all year long and not feel that Holiday pinch all at once!!

You may deposit money through payroll deduction or over the counter.

Clubs will start the first week of October and continue through September.

The clubs will earn dividends quarterly.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Are You Feeling Lucky??

Four of our "Lucky" members will each have \$25.00 Credited to their account if they can find their member number within this newsletter. Call us at (315)785-2400 or (315)785-2470 to redeem your prize. Yes, it's that simple. Just read the articles and find your account number. **GOOD LUCK!!**



PROTECT YOURSELF

We can describe hundreds of scams that you could experience through e-mail, over the phone, by mail or someone coming to your home. The more we read about this, the scarier it becomes. Criminals are becoming smarter every day in devising ways to get your personal information, but they only win if you let them. Remember one rule: Never give anyone your personal information: Social Security number, birth date, credit card or account numbers that are requested through e-mail, by phone, by mail or in person (unless you generated the contact). If you get an offer that sounds too good to be true...it usually is. If it sounds strange to you...it probably is!!

Extra Tip: Shred everything with your 3783

2008 HOLIDAY HOURS

Both offices will be closed

10/13 - Columbus Day
11/11 - Veteran's Day
11/27 - Thanksgiving
12/25 - Christmas Day
01/01 - New Years Day

Special Scheduled Hours Closing Early

Main Office:

11/28 - Black Friday closing @ 12:00
12/24 - Christmas Eve closing @ 12:00
12/31 - New Year's Eve closing @ 12:00

Branch Office:

11/28 - Black Friday closing @ 12:00
12/24 - Christmas Eve closing @ 12:00
12/31 - New Year's Eve closing @ 12:00

International Credit Union Day
Will be celebrated at both offices
October 16th and 17th!!

CONGRATULATIONS TO ALL THE WINNERS AT THE ANNIVERSARY CELEBRATION...

Bob Heaslip was the big winner of the TV

Greg McCabe won the Car Starter donated by Audio Extreme (315)222-7116

(Next time you visit Audio Extreme at 1317 State Street in Watertown, mention you are a member of the Credit Union and receive 10% off of your purchase)

Penny Cook won a \$50 Gas Card donated by Watertown Warranty Services (315)778-8966

(Your local leader in breakdown protection plans. Free review and a \$50 gas card for any member of the Credit Union who purchases a plan.)

Carol Hawthorne and Tim Valentine each won a \$25 Gas Card

A special Thank you to Audio Extreme and Watertown Warranty Services!!!

821