



2010 NEWSLETTER



THANK YOU FOR YOUR BUSINESS

WIN \$25.00—Read this newsletter and if you find your account number give us a call and we will give you \$25.00



LOAN PROMOTIONS... JUST FOR YOU

***Refinance your existing loan (new or used auto, personal or line of credit, etc.) at another financial institution with us and earn 1% off of your current rate**

3943

***Finance your new or used vehicle loan with the credit union and earn 1% off of our current vehicle rates**

***Need a personal loan? Borrow up to 5,000 for 36 months and get a low rate of 7.99% APR on this loan special**

Stop in or visit our website for upcoming Holiday Loan Promotions...

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

YOU COULD WIN A TRIP TO THE **SUPER BOWL** FOR LIFE

Use your Credit Union Visa card between
September 9–December 31, 2010
You will automatically be entered for a chance to
Go to the Super Bowl for LIFE!



The more you use your Credit Union Visa card, the more chances you have to win.

The Grand Prize winner and one guest will receive a trip for life to the



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The National Credit Union Share Insurance Fund is a federal insurance fund backed by the full faith and credit of the U.S. Government. A temporary increase from \$100,000 to \$250,000 was in effect until December 31, 2013.

Now the \$250,000 federal insurance protection becomes permanent on all credit union member accounts as of July 22, 2010.





**Happy International
Credit Union Day**
Please join us in celebrating
our credit union on
Thursday, October 21st.
Refreshments will be served at
both office locations.

**ADDENDUM TO
MEMBERSHIP AGREEMENT
EFFECTIVE 10/1/10
Share Savings Accounts
*Annual Percentage Yield**

ACCOUNT BALANCE:	INTEREST RATE EARNED:
Under \$50.00	No Dividends
\$50.00 to \$4,999.99	0.35%*
\$5,000 to \$9,999.99	0.50%*
\$10,000 to \$19,999.99	0.65%*
\$20,000 & Over	0.80%*

1342

Christmas Club

It's time once again to open your Christmas Club for next year! Save all year long and before it's time to Christmas shop, your funds are there... it's just that easy.



Daylight Savings Time Ends

Don't forget to turn the clocks back one hour on **November 7th** and remember to change the batteries in the smoke detectors at the same time for your safety!

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2010 HOLIDAY HOURS

Both offices will be closed

- *10/11/10 Columbus Day
- *11/11/10 Veteran's Day
- *11/25/10 Thanksgiving Day
- *12/25/10 Christmas Day

**Special Scheduled Hours
Closing Early**

Main Office:

- 11/26/10 Black Friday closing @ 12:00
- 12/24/10 Christmas Eve closing @ 12:00
- 12/31/10 New Year's Eve closing @ 12:00

Branch Office:

- 11/26/10 Black Friday closing @ 12:00
- 12/24/10 Christmas Eve closing @ 12:00
- 12/31/10 New Year's Eve closing @ 12:00

SKIP - A - PAY
Enjoy the extra cash this Holiday Season

You may find extra holiday cash in your pocket when you skip your November or December loan payments!

Account# _____ Loan # _____ Payment \$ _____

Account# _____ Loan# _____ Payment \$ _____

Month to be skipped ___November ___December

You may skip each loan, in good standing, only once during the holiday season!
(\$30 fee per loan)

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.

Your Signature _____

Joint Signature _____

Contact Phone Number _____

Just cut and drop off at the nearest office or mail to 144 Eastern Blvd. Watertown, NY 13601

At the holiday season, our thoughts turn gratefully to those who have made our success possible. It is in this spirit we say... thank you and best wishes for the holidays and a happy new year.



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

