



# SPRING 2011 NEWSLETTER



**We all *ROOT* for the home team at State C.S.**



State Office Building: 8-3:00 M-F  
Phone: 315-785-2400  
Fax: 315-785-2459  
Eastern Blvd. Branch: 8-4:30 M-F  
Phone: 315-785-2470  
Fax: 315-785-2598  
Toll Free: 1-877-777-8011

MEMBER APPRECIATION DRAWING FOR APRIL 3730

COME IN & SEE US TO ENTER TO WIN AN EASTER BASKET WITH \$50 IN LOTTERY TICKETS!



## Are You Feeling Lucky??

**EIGHT** 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!!**

welcome city employees to our family...where free always means free!



**FREE FREE FREE**



free debit cards  
free online bill pay  
free online home banking  
no minimum balance required  
unlimited check writing privileges  
free direct deposits & payroll deductions

4168

## \*TOGETHER WE THRIVE\*

There are lots of places people can go to bank. When you come into STATE C.S. you get the feeling of home. Our pledge is to stand and grow beside you!



All Loan Rates were lowered. New rates as low as:  
**Vehicles & Motorcycles—2.74%**  
**Campers, ATV, Watercraft & Other Secured—4.75%**  
**Open End—Unsecured—7.24%**  
**18 Month Special—6.74%**  
**Home Improvement—5.74%**



3149

## THROW OUT THE NADA

Value up to 120% Financing with Gap Insurance



### LOAN DETAILS:

- Secured Loan = Vehicle, ATV, Motorcycle, Boat, Camper & etc.
- Payroll deduction or direct deposit required for the monthly payments
- Rates as low as **2.74%** (Rates can vary based on credit worthiness)



## Up to \$300 cash back on ALL\*NEW LOANS

Member will receive 1% of borrowings in CASH up to \$300.00

For example: Loan Borrowings of \$14,500 equal a Cash Bonus of \$145

Member has to either payroll deduct or direct deposit the monthly payment to be eligible for the cash payout.

Cash paid to member at loan closing.

(\*excludes credit builders & shared secured loans)

## YOUTH WEEK - APRIL 17-23rd

We will match any deposits up to \$10 on NEW accounts opened by Children 0-18yrs old during youth week!!

All existing Youth accounts can enter to win a free I POD when they make a deposit!

\*(Children must be present to enter the drawing.)

So come Rock Out with us on Tuesday April 19th from 1-3 at Eastern Boulevard location!! Lots of fun, gifts and food planned for the 19th.



1943



**Money rocks at your credit union !**



## CONGRATULATIONS TO BRIDGETTE WILLIAMS

This summer she will celebrate  
**20 YEARS OF DEDICATED SERVICE**  
to the Credit Union!

## SAVE TIME WITH DIRECT DEPOSIT

How would you like to save yourself some gas and save a lot of time?

With Direct Deposit you can go straight home on pay day, because your money is placed directly into your account.

For more information, please call or visit either of our branch locations.

YOUR CREDIT UNION IS WORKING HARD TO GO **GREEN**, WITH **E-STATEMENTS**. WE'LL KEEP YOU UPDATED WITH OUR PROGRESS!  
CALL US WITH YOUR EMAIL ADDRESS

### Personnel Announcements

***Welcome to the Team Jenn Copeman joins the Credit Union as a Member Service Representative. Jenn recently moved back to the Northern New York area and we are pleased to have her on our team. You can see her smiling face at the Eastern Boulevard Location.***

***Congratulations to Jocelyn Tanner who recently became a Financial Service Representative (Loan Officer). Jocelyn will be attending the University of Lending School in April to gain even more insight on how to better service our members!***

3621

**IT PAYS TO BELONG  
PASS IT ON!**

PASS ON THE BENEFITS OF MEMBER-OWNERSHIP  
FAMILY MEMBERS ARE ALWAYS WELCOME

### REMEMBER:

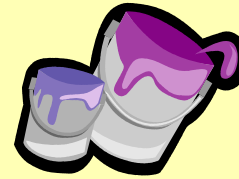
Your Credit Union, NCUA, FDIC, along with other financial institutions would never send you an email, text message or contact you by phone asking you to verify personal information pertaining to your account. This is a scam intended to obtain your financial information.

**DON'T REPLY**

3949

Leaky roof? Squeaky porch? Cracked driveway? Dirty siding?  
 Now getting that new home you wanted can come with the same address  
 and wonderful neighbors you already have!

**Home Improvement loan rates just slashed!!!**  
**Rates as Low as 5.74% fixed**



## MONTHLY MEMBER APPRECIATION DRAWING

Without our devoted members this Credit Union wouldn't be as great as it is!  
 Each office locations are having a monthly  
**MEMBER APPRECIATION DRAWING.**  
**Our way of saying THANK YOU FOR BEING A MEMBER**  
 Each time that you stop into the offices and perform a transaction don't forget  
 to put your name into the drawing.



Libby Fredenburg—\$50 Gas Card  
 Member Since 1993



George Decker—\$50 Gas Card  
 Member Since 1981

### ALSO WINNERS:

Margaret Niles  
 State Logo Shirt  
 Member Since 1978

Amy Austin  
 \$50 Price Chopper  
 Card  
 Member Since 1997



Tim Glover—State Logo Shirt  
 Member Since 1984



Jim Greene  
 \$50 Price Chopper Card  
 Member Since 1994

2149



We do business in accordance with the Federal Fair Housing Act.

# STATE CS EMPLOYEES FCU ANNUAL DINNER



Will Be at THE CLIPPER, Clayton

FRIDAY MAY 6, 2011

Cocktails begin at 6 pm and Dinner Served at 7 pm

Dinner Choices Must Be Turned in By **APRIL 29TH**  
To A Credit Union Representative!!

3349

ALL DINNERS ARE \$20.00 EACH

CHOOSE FROM ONE OF THE FOLLOWING...

## Roast Prime Rib

A generous slice of high quality rib eye done to the customer's specifications, served with au jus.

## Chicken Alaska

Tender chicken combined with real crab meat, broccoli and béarnaise sauce.

## Roast Pork Roulade

Pork Loin stuffed with spinach, roasted garlic, sun dried tomatoes and fresh parmesan.

Served with a wine and sherry accented brown sauce.

## Clipper's Famous Shrimp Scampi

Served on toast, the best you've ever tasted.

3786

*Dinner includes bread and butter, salad with house dressing, Dinner Entrée with baked potato,  
coffee or tea and dessert.*

*(Gratuity and sales tax included)*

ALL DINNERS ARE \$20.00 EACH

JOIN US FOR AN INFORMATIVE EVENING  
FULL OF FUN,  
FREE GIFTS, And RAFFLE DRAWINGS !!

