



624



CREDIT UNIONS BUILD A BETTER WORLD INTERNATIONAL CREDIT UNION DAY



STATE C.S. EMPLOYEES FCU

2011 FALL STATE & CITY CONNECTION

Why do 184 million people worldwide choose a credit union? Because Credit Unions create opportunities for families, strengthen communities and contribute to building a better world. As cooperative and democratic financial institutions, Credit Unions' success depends on the success of their members and their community. Your best interest is our best interest.

This year, more than ever, credit unions have received positive press for being trustworthy and resilient institutions during a tumultuous time. Credit union members worldwide can be proud of these accomplishments and rest assured that their money is safe at the Credit union.

Credit Unions strive to make the world a better place for their members by offering affordable rates and high quality service that simplify their lives and empower them to meet their financial goals. Visit us State C.S. Employees FCU to learn more about how credit unions build a better world.

This year's theme, "Credit Unions Build a Better World."

celebrates the important economic and social contributions credit unions make to their communities worldwide.

Credit Unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations.



Join us on Oct. 20, 2011

for cider & donuts, to celebrate your Credit Union & its efforts to improve the lives of families and individuals in our community.



Merry Moola

Brighten your day with a low-rate holiday loan!

Our Holiday Loan Special is back! Quick Holiday Cash—Enough to make you say HO HO HO

Borrow up to \$1,000—with NO NO NO credit check, when you sign up for direct deposit payment.

That's \$1,000 at 9.99% APR for 12 months. Monthly payment is \$88 paid with direct deposit. Available Nov. 1st until Jan. 15th 2012.

Hassle Free Holiday shopping with Hassle Free repayment terms.

Holiday Loan Special—Borrow the funds that fit into your monthly budget

Up to \$5,000 for 36 months at 7.99% APR

Approx. Monthly Payment \$ 106 Amount: \$1,500 15 month repayment	Approx. Monthly Payment \$ 114 Amount: \$2,500 24 month repayment	Approx. Monthly Payment \$ 157 Amount: \$5,000 36 month repayment
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*APR= annual percentage rate. Available Nov.1st until Jan.15th 2012. Members must have accounts in good standing with FICO score of 600 or greater. **Promo monthly payments stated above are based on 31 day 1ST payment due date. Monthly payment is determined according to loan amount, term, closed date & 1st payment due date. Other rates & terms are available. Your rate will be determined by individual credit worthiness. Approval will be based on current guidelines. **New Money ONLY**



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

4138

All of us at STATE C.S. join in saying Thank You and wishing you a happy holiday and a prosperous New Year.

2011 HOLIDAY HOURS

Both offices will be closed

- 10/10/11 Columbus Day
- 11/11/11 Veterans Day
- 11/24/11 Thanksgiving Day
- 12/26/11 Christmas Holiday
- 1/2/12 New Year Holiday

Special Scheduled Hours

Closing Early

Both Offices:

- 11/26/11 Black Friday
Closing @ 12 pm
- 12/30/11 Closing @ 12 pm



ADDENDUM TO
MEMBERSHIP AGREEMENT
EFFECTIVE 10/1/11
SHARE SAVINGS ACCOUNTS

<u>ACCOUNT BALANCE</u>	<u>INTEREST RATE EARNED</u>
Under \$ 50.00	NO DIVIDENDS
\$50.00 TO \$4,999.99	0.10% *
\$5,000 TO \$9,999.99	0.25% *
\$10,000 TO \$19,999.99	0.35% *
\$20,000 & OVER	0.45% *

*Annual Percentage Rate

888

Drowning in paper statements?



E-Statements have arrived!

Go to: www.statecs.org

- Click on the **“on line banking”** icon
- Click on the **“STATEMENT”** tab at the top of the screen.
- Read statement disclosure

**** YOU MUST HAVE AN UPDATED EMAIL ADDRESS**

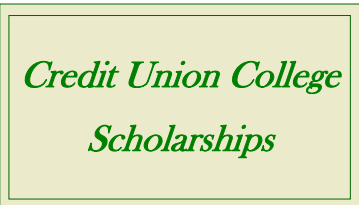
***YOU WILL RECEIVE AN EMAIL WHEN YOUR STATEMENT IS READY TO VIEW**

**2012
Scholarship Program**

The Credit Union Association of New York awards scholarships in the amount of either \$1,000 or \$500, to be paid jointly to the student and educational institution.

The applicant must be a member in good standing of a participating New York credit union who meets all of the following criteria:

- The member is a college-bound high school senior at the time of application.
- The member is attending college for the 1st time in the fall of 2012.
- The member will be enrolled in either a two- or four-year accredited educational institution.
- The member agrees to use any scholarship funds awarded by Jan.31, 2013, at an accredited educational institution.



GO GREEN



Tips for a *GREEN* Halloween

Like many of our holidays, Halloween can be expensive and wasteful experience.

1. Consider reusing costumes from previous years to make new costumes, or recycling old clothing into new costumes. Instructions for great handmade costumes can be found @ familyfun.go.com & familyeducation.com.

2. Decorations can be natural & non-commercial with gourds, pumpkins & hay.
3. Use recycled paper to make window decorations. Paper grocery bags can be cut & molded into spooky masks or painted white for ghostly effects.
4. Send your children trick-or-treating with reusable buckets, canvas bags or pillow cases.
5. Once Halloween is over, recycle your pumpkins, the straw you used to build scarecrows and any other organic material by composting it.





JENN'S "HIP" TIPS

starting junior down tycoon road

ok, it's confusing, even for adults sometimes. but you can get your kids, & grand-kids started on their money education with a few simple steps.

1. **explain it to them:** just because money is more abstract than it used to be doesn't mean you have to be. tell them how this stuff works. it's very important for parents, when they are going to pay with a credit card to ex-

plain, "ok this toy cost \$10 and i'm going to give this person the card and that will let them take \$10 out of my money in the bank. this gives them permission to do that.

2. **give them hands-on experience:** once they grasp what money is, let them "play" with it. Let them pay at the grocery store. take them to the credit union and open a saving account. find a "special" jar where they can save allowance change to deposit into

their savings accounts.

3. **help create early success stories:** early experiences with saving have to involve very short periods of time, even if you give them a quarter every day and they have to save it for a week. they have to start with a time frame they can deal with. so start small like a new soccer ball or a trip to the dollar store.

4. **Let them make choices:** do i want the candy bar or

2011 & 2012 Christmas Clubs

2126

Your current Christmas Club will automatically transfer to your share savings account no later than Oct. 3, 2011.

Don't have a Christmas Club? Now is a great time to start one! Just speak to any Member Service Representative to start saving up for the next holiday season!

Your current Christmas club will continue forward with no changes unless you the member lets us know.

Start your Christmas Club for 2012

Make it even easier and payroll deduct into your Christmas Club for 2012.



Bank On-line Not in-line

Just another FREE product the Credit Union offers for your convenience!

www.statecs.org

Feeling Lucky?

4061



There are 8 member numbers hidden in this newsletter, find your number & win \$25.00. Just call either location and we will credit your account: Main 785-2400 or Branch 785-2470. Happy Hunting!

Join us in helping curb hunger in Our community.

During the 2011 Holiday season from Oct. 1st– Nov. 18th, we will be sponsoring a **FOOD DRIVE** to donate to our local food bank. Drop off any non-perishable food items at either Credit Union locations. And you too can help improve the lives of others in your community.

Your generosity is most appreciated. Thank you for helping the needy.



congratulations to our monthly member appreciation winners!

July: **Main** - Nan Belcher

Branch location– Ernie Railing

August: **Main** - Robert Cratsenburg

Branch location– Nick Kogut

September: **Main**– Jonna Burrows

Branch location– Barbara Heasley

Oct.'s Member Appreciation Drawing:

- Bring in a non-perishable food item & enter to win the **\$50 FAST**

debit or credit?
which to choose
-and when



We've all done it. We're out shopping, ready to use our **STATE C.S. EMPLOYEES FCU VISA DEBIT Card** and the sales clerk asks, "debit or credit?" We really don't know what the difference is. It is a Debit card, so we say "debit" right? Wrong.

Use the CREDIT function for ALL purchases unless you want cash back. When the cashier asks how you would like to pay for your purchase, tell him/her that you will be paying with **CREDIT**. Although your Combo Card is not a credit card, the merchant can still process the transaction and you will be prompted to sign for your purchase.

If the machine automatically asks for a **PIN**, press **CANCEL** and then **CREDIT** to process your transaction. The amount of your purchase will be withdrawn from your checking account.

Use the DEBIT function anytime you need actual cash back from the retailer that you are making your purchase.

When the cashier asks how you would like to pay for your purchase, tell him/her that you would like to pay it as a **DEBIT** and would like cash back. Your original purchase plus the cash will be withdrawn from your checking account.

3010



SKATE Past your loan payments

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.*

**Excludes Credit builders & Christmas loans & New loans with the 1st payment due.*

**By signing this form, you agree to amend the terms of your original agreement & to repay the entire unpaid balance & 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



DAYLIGHT SAVINGS TIME

Don't forget to turn the clocks back
one hour on Nov. 6th!

And remember to change the batter-



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

