

SUMMER 2011 NEWSLETTER



Christmas in July Loan special

Earn 1% off of your current rate when you refinance your existing loan (new or used auto, personal or line of credit etc.) from another financial institution.

Special rates are for qualified borrowers. Contact the Credit Union for details. Limited time offer.
*APR- Annual Percentage Rate and special are subject to change without notice.

Take a Break from Bills this Summer and SKIP your July or August Loan Payments

Complete, Sign, and Return :

Account # _____ Loan # _____ Payment \$ _____

Account # _____ Loan # _____ Payment \$ _____

Month to be skipped _____ July _____ August

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 this promotion. Credit Rebuilders are excluded from this promotion.

Your Signature _____ Joint Signature _____ Contact Phone _____

Rate Corner

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

Member Appreciation Special: Get a low rate of 7.99% APR for 36 months (up to \$5000) on this personal loan

New & Used Vehicle Loans: Our special rates will last Aug.13th thru Aug.31st, so be sure to take advantage of this opportunity! Call or stop by during Member Appreciation week for rates.

It's time for Member Appreciation Day

Join us on Thur. Aug. 11th from 11-3 & we'll barbeque for you!

There will also be prizes & giveaways
Just Our way of saying *Thank-you* for being part of the State C.S. Employees FCU



3074

Eastern Blvd. Branch

8:00-4:30 M-F

Phone: 315-785-2470

Fax: 315-785-2598

State Office Building

8:00-3:00 M-F

Phone: 315-785-2400

Fax: 315-785-2459

Toll Free: 1-877-777-8011

Buying your **DISCOUNT TICKETS** at the Credit Union leaves you more money for snacks and souvenirs!!



Old Forge-Water Safari-Enchanted Forest

Members Ticket Price—\$24.00
(Savings: savings up to \$5.90)



Darrien Lake Theme Park

Members Ticket Price—\$32.00
(Savings: \$8.00 for parking total savings \$18.99)

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!!



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

Take a day off...We are!
We'll be closed:
Monday July 4th &
Monday Sept. 5th
for Labor Day



Traveling?

Call State C.S. Employees FCU & let us know when your traveling with your State C.S. Debit Card

summertime debit card safety:

- *Treat your card like cash. Always store your card in a safe place.
- *Keep your pin a secret
- *Report a lost or stolen card at once
- *Always observe the ATM surroundings before conducting a transaction

3301



Jenn's "Hip"



top 10 ways to plan for retirement

- 1. start saving, keep saving , and stick to your goals!** If you're already saving keep going. If not start small if you have to & try to increase the amount you save each month. The sooner you start saving, the more time your money has to grow. Make saving for retirement a priority.
- 2. know your retirement needs.** Retirement is expensive. Experts estimate that you will need about 70% of your preretirement income, to maintain your standard of living when you stop working. The key to a secure retirement is to plan ahead.
- 3. contribute to your employer's retirement savings plan.** If your employer offers a retirement savings plan, such as a 401(k) plan, sign up & contribute all you can. Your taxes will be lower, your company may kick in more, and automatic deductions make it easy.
- 4. Learn about your employer's pension plan.** If your employer has a traditional pension plan, check to see if you are covered by the plan & understand how it works. Ask for an individual benefit statement to see what your benefit is worth. Before you change jobs, find out what will happen to your pension benefit.
- 5. consider basic investment principles.** How you save can be as important as how much you save. Inflation & the type of investments you make play important roles in how much you'll have saved at retirement. Know how your savings or pension plan is invested. Learn about your plan's investment options & ask questions. Put your savings in different types of investments. By diversifying this way, you are more likely to reduce risk & improve return. Financial security & knowledge go hand in hand.
- 6. don't touch your retirement savings.** If you withdraw your retirement savings now, you'll lose principal & interest & you may lose tax benefits or have to pay withdraw penalties. If you change jobs, leave your savings invested in your current retirement plan, or roll them over to an IRA or your new employer's plan.
- 7. Ask your employer to start a plan.** If your employer doesn't offer a retirement plan, suggest that it start one. There are a number of retirement savings plan options available. Your employer may be able to set up a simplified plan that can help both you & your employer.
- 8. put money into an individual retirement account.** You can put up to \$5,000 a year into an Individual Retirement Account (IRA); you can contribute even more if you are 50 or older. You can also start with much less. IRAs also provide tax advantages.
- 9. Find out about your social security benefits.** Social Security pays benefits that are on average equal to about 40% of what you earned before retirement. You should receive a Social Security Statement each year that gives you an estimate of how much your benefit will be and when you receive it.
- 10. Ask questions.** While these tips are meant to point you in the right



Please keep us updated with any changes to your address and/or phone number!!

Please give us your new address.

April, May & June Member Appreciation Winners

April winner Cathy Dolge



April winner Julie Hoiston



May winner Denny Cook



May winner Steve Gagnon



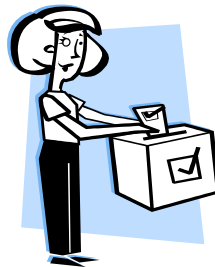
460

June winner

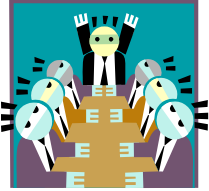
**CONGRATULATIONS
CARY HOWARD
JUNE'S WINNER AT THE
EASTERN BLVD. BRANCH**

June winner

**CONGRATULATIONS
LISA HARTLE
JUNE'S WINNER AT THE STATE
OFFICE BUILDING BRANCH**



Stop in next month to enter & you could be our next winner!



We would like to thank Our board members for their continued hard work & dedication.

Board of Directors

- Owen Virkler, President
- Kenneth Bibbins, Vice President
- Jean Waterbury, Secretary
- Sherry Hearnese, Treasurer
- Thomas Boxberger, Director
- Brandon Cooney, Director
- James MacFarland, Director
- Peter Ouder Kirk, Director
- Aaron Quencer, Director
- Robin Disbro, Non-voting Associate
- Mike McCullouch, Non-voting Associate

Supervisory Committee

- Angela Decker, Chairman
- Theresa Mehaffy
- Mark O'Connor

Investment Committee

- Owen Virkler
- Theresa Eassa
- Timothy Vreatt

Member Survey

{Two (2) chances to win a \$25 gas card} member# for drawing _____

At State C.S. Employees FCU we strive to meet your financial needs. Please take a moment and help us improve Our service to you.

In general, how satisfied are you with the service you receive at the Credit Union?

Extremely Satisfied Satisfied Dissatisfied Highly Dissatisfied

Comments _____

How would you rate your experience with your last loan through State C.S.?

Extremely Satisfied Satisfied Dissatisfied Highly Dissatisfied

Comments _____

Do you consider State C.S. as your Primary Financial Institution?

Yes No

Why? _____

Do you find State C.S.'s staff professional & knowledgeable about the products & services offered

Strongly Agree Agree Disagree Strongly Disagree

Comments _____

Mail or drop off at either State C.S. location to enter to win!

4111

GREENER BANKING...

greener world

were working hard on
e-statements, for now

here is a great tip: recycle
junk mail or reuse it as
scratch paper. to opt-out of

