



IN THE LOOP

The Quarterly Newsletter for Palisades Credit Union Members

No More Restrictions!

As of June 15th, all Covid restrictions have been lifted for the State of New York. Going forward you'll see many changes in the branch, but our great service hasn't skipped a beat. Our branches are still open to the public but with the following changes below:

- Masks are no longer required (employees & members)
- Social distancing is no longer required
- Social distancing stickers will be removed from branch lobby floors
- Branch door signage will be removed pertaining to masks, social distancing, and occupancy limits
- Branch plexiglass will temporarily remain in place at this time



We will still continue to provide a small community banking experience coupled with our cutting-edge products, while relaxing Covid-19 protocols.

New Checking Reward Programs

By now you may have noticed a change to our Kasasa checking accounts. These accounts have been converted into either a High Yield Checking or a Cashback Rewards Checking account, under our new rewards program launched June 1st. Similar to our Kasasa rewards program, members will need to qualify each month (the qualification period) to receive account awards.

In order to qualify members must:

- Be enrolled in e-statements
- Receive at least one ACH deposit
- Make at least 12 debit card purchases



What qualified accounts will earn each month:

- High Yield Checking accounts will earn 3.00% APR* on balances up to \$10,000. Balances in excess of \$10,000 will earn 0.04% APR*, resulting in a blended rate from 0.04%–3.00% APR*
- Cashback Rewards Checking accounts will to earn up to 1% cashback on total monthly purchases up to \$1,500. The maximum amount that can be earned monthly is \$15.
- Both account types will be eligible to earn up to \$18 in ATM fee refunds.

If you don't qualify this month, there's no need to worry because your account is still free! Click [here](#) to visit our website for more info.

2021 Scholarship Winners!

The results are in! Like everything else this part year, applying for our annual scholarship was a bit different, but as expected, these students rose to the occasion. Students were able to apply electronically for our annual scholarship through the New York Credit Union Association's (NYCUA) website. NYCUA uses an independent panel to score all submissions and provides the credit union with a breakdown of our top scorers. This year's winners, each receiving funds to use towards their freshman year at a 4-year college or university, are:

- Lauren Aprahamian*
- Julian Welshoff
- Olivia Minniefield
- Michael Kowalski
- Michael Morrissey
- Mahima Chanana

* Lauren Aprahamian was also the recipient of a scholarship from the Westchester-Rockland Chapter of the NYCUA. Lauren received the highest score among all applicants from credit unions in Rockland and Westchester counties! Congratulations to this year's winners! The application process for our 2022 scholarships will begin in late Fall 2021; interested members can find information on our website as the application period gets closer.

CHANGES TO OUR YOUTH ACCOUNTS

OUR YOUTH ACCOUNTS ARE CHANGING! CURRENTLY YOUTH SAVINGS ACCOUNTS ARE BROKEN OUT INTO THREE DIFFERENT PRODUCTS BASED ON AGE; KIDS SAVINGS, TEEN SAVINGS, AND YOUNG ADULT SAVINGS. TO MAKE THINGS SIMPLER, EFFECTIVE AUGUST 1ST, ALL YOUTH SAVINGS ACCOUNTS WILL BE MERGED INTO JUST ONE ACCOUNT OFFERING. ADDITIONALLY, WE ARE LOWERING THE AGE QUALIFICATION FOR OUR YOUTH CHECKING ACCOUNT TO MAKE IT EVEN EASIER FOR OUR YOUNGER MEMBERS TO OPEN A CHECKING ACCOUNT.

YOUTH SAVINGS ACCOUNTS WILL BE FOR OUR YOUNGEST MEMBERS, AGES 0 TO 17 AND WILL BE AVAILABLE WITH A JOINT ACCOUNT OWNER. OUR YOUTH CHECKING ACCOUNTS WILL BE FOR AGES 13 TO 24. AGES 13 TO 17 WILL REQUIRE A JOINT ACCOUNT OWNER, AND SOLE MEMBERSHIP WILL BE AVAILABLE TO MEMBERS 18 OR OLDER WITH GOVERNMENT-ISSUED IDENTIFICATION. ALL CHECKING ACCOUNTS WILL BE ELIGIBLE FOR A DEBIT CARD. FOR UPDATES BE SURE TO CHECK OUT OUR WEBSITE.

Follow Us

Don't forget to follow us on social media and engage with our posts! Keep an eye open for upcoming events and promotions.

 Palisades Credit Union / @palisadesfcu

 @palisadescu

 Palisades Credit Union

 @Palisades_CU



MARK YOUR CALENDARS

Upcoming Holidays & Events



Sunday, 7/4

Independence Day

Observed Monday, 7/5 all branches closed.



Wednesday 7/21

National Hotdog Day



Thursday, 8/26

Women's Equality Day



Monday, 9/6

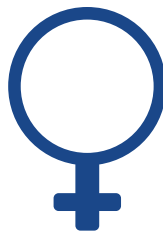
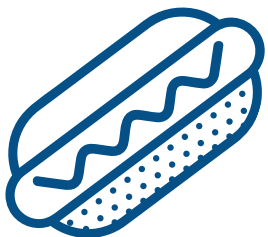
Labor Day

All branches closed in observance.



Sunday 9/12

Grandparents Day





Meet the newest members of the PCU team!

Locations

Nanuet Branch
240 East Route 59
Nanuet, NY 10954

New City Branch
244 South Main Street
New City, NY 10956

Orangeburg Branch
16 Orangetown Center
Orangeburg, NY 10962

Hours Of Operation

Mon. 9:00 a.m. - 5:00 p.m.
Tues. 9:00 a.m. - 5:00 p.m.
Wed. 10:00 a.m. - 5:00 p.m.
Thur. 9:00 a.m. - 5:00 p.m.
Fri. 9:00 a.m. - 5:00 p.m.
Sat. 9:00 a.m. - 1:00 p.m.

Hours Of Operation

Member Contact Center:
845.602.4242

Toll Free:
800.438.7415

TAP:
845.602.3TAP OR
800.333.TAP3

Web Address

Palisadesfcu.org

Manjushri Banerjee - Residential Loan Underwriter

Manju comes to Palisades Credit Union with several years of experience working in Mortgage Banking and Underwriting. Manju looks forward to applying her knowledge, expertise, and skills to her new position, and hopes she can help grow Palisades Federal Credit Union's mortgage lending platform!

Jessica Laverdure - Branch Manager

Jessica is beyond excited to be returning to the Palisades CU Family dream team after leaving in 2015, and rejoins the team with over 9 years' experience in the banking industry. Prior to this new rewarding opportunity, Jessica was a Personal Financial Specialist at Georgia's Own Credit Union. She looks forward to providing insightful knowledge and providing excellent member service in my her role at Palisades Credit Union.

Brett Gittere - Processing & Servicing Manager

Brett comes to Palisades CU with over 20 years of Credit Union experience. Brett graduated in 2017 with a Bachelor's degree in Organizational Management. Prior to joining Palisades, Brett held the role of Consumer Lending Manager with Hudson Valley Credit Union. Brett looks forward to utilizing his knowledge and years of experience at both big and small Credit Unions to his new role at Palisades.

Coming Soon;

Zogo, a Financial Literacy app!

Palisades has entered a partnership with Zogo, a popular app to help improve financial literacy. Zogo breaks down complicated financial topics into fun bite-sized modules and partners with financial institutions to reward users for learning about personal finances. As a branding partner, Palisades will be able to promote financial wellness and knowledge in children, teens, and young adults in the communities we serve. Check our website in early August and look out for an email around the same time with information on how to download the Palisades' version of the Zogo app!

