



Welcome to the Palisades Federal Credit Union family! As a new member, you will have access to all our services including Free Rewards Checking Accounts, Online & Mobile Banking, Shared Branching, Surcharge Free ATM Network, Telephone Banking and more. In the meantime, you will continue to access your accounts through the NYSEFCU branch. On December 1, 2017, your information will be available through Palisades Federal Credit Union.

If your account number has 5 digits, your new account number will be 510 plus your existing account number. **Example:** Existing account number = 12345, new account number = 51012345.

If your account number has 4 digits, your new account number will be 5100 plus your existing account number. **Example:** Existing account number = 1234, new account number = 51001234.

Palisades Federal Credit Union will be mailing out your account disclosures. If you would prefer to access your account disclosures online, visit www.palisadesfcu.org/NYSEFCU.

To receive a debit card to access your funds, you can request one by visiting www.palisadesfcu.org/NYSEFCUDC.

To access your accounts through Online Banking, we will need to verify your information in our systems, including your email address. You can contact us at 800-438-7415, fill out the form attached to this letter and mail it back to us, or submit your information through www.palisadesfcu.org/NYSEFCU.

To find the closest CO-OP Shared Branching location or ATM, visit www.palisadesfcu.org/ATM. CO-OP Shared Branching is a network that allows members of one credit union to do a range of transactions at another credit union.

For existing loans set up for automatic payments, no action is needed. If you are not set up for automatic payments, send check payments to:

Palisades Federal Credit Union
ATTN: Loan Processing
240 East Route 59
Nanuet, NY 10954

Sincerely,

A handwritten signature in black ink that reads "Anthony Kurdziel". The signature is fluid and cursive, with the first name being more prominent.

Anthony Kurdziel
Chief Operating Officer