



# IN THE LOOP

The Quarterly Newsletter for Palisades Credit Union Members



## We Are Here

## to Meet All of Your Banking Needs



Palisades Credit Union offers many ways to access your accounts without having to come into a branch:

- All our ATMS can accept both cash and check deposits, in addition to dispensing cash
- Deposit checks through your mobile phone using our Palisades App
- Check your balance, review transactions, make a loan payment, and transfer funds between accounts using Online Banking or the Palisades Mobile App

Need to visit a branch? We are doing everything we can to ensure a safe environment for our members and employees and appreciate your understanding and patience during this time. Our New City branch drive-up remains open or contact us to schedule an in-branch appointment. To schedule an appointment – call us at 845.602.4242, email [info@palisadesfcu.org](mailto:info@palisadesfcu.org), or [click here](#). Stay tuned for updates next week on our branch reopening plan.

Don't live near a Palisades CU branch? We participate in the Co-Op Financial Services network which gives our members access to a network of credit union branches across the country, in addition to 30,000+ surcharge-free ATMs. [Click here](#) to find a shared branch or ATM near you. (Due to varying state guidelines, please contact your nearest shared branch before visiting to ensure they are not currently restricting public access or services.)

Palisades Debit and Credit Cards Now Available in Apple Pay, Google Pay, and Samsung Pay Setup your Palisades debit or credit card in your mobile phone's wallet application to keep your card at your fingertips. Use your phone to pay at participating merchants without having to have your actual card present. To setup your card, follow the on-screen prompts and complete the verification steps. To learn more about these mobile wallet platforms, visit [Apple Pay](#), [Google Pay](#), or [Samsung Pay](#).

# MEMBER REVIEWS



"I have limited mobility and Carmel is able to help me transfer funds from my Social Security card each month. She has made my life so easy and enabled me to pay my bills on time. Carmel is a pleasure, it makes my day when we speak, and I now think of her as a friend" ~ Susan R.

"I use the call center frequently and the member service Carmel provides is outstanding. She is patient, attentive, always very efficient, and knowledgeable. Carmel is a huge asset to Palisades and I hope management is aware of how wonderful she is" ~ Dolores B.



## Banking During Covid-19

A quick user guide to our E-services



### Online Banking

Online Banking is the easiest way to access your accounts during branch shutdowns. You can view statements, search transactions, pay bills, and much more with Palisades Online Banking. This is the best way to review your finances without having to visit a physical branch location or speaking to a representative.

### Bill Pay

With Bill Pay you can receive and pay your bills online, all in one place. That means no more visiting multiple websites to pay bills or making trips to the post office to mail checks. In addition, smart features such as recurring payments can help you automate monthly expenses.

### Mobile Banking

For the member on-the-go, Mobile Banking is a must have! Mobile Banking gives you direct access to account balances, transfers, and even the ability to deposit checks. Download the Palisades Credit Union app, from the Apple or Google store, for the fastest access to your accounts.

### Mobile Deposit

With COVID-19 still impacting daily life, making it to a branch to make a deposit is not always possible. Depositing checks are a breeze through the Palisades mobile app. Download the Palisades Credit Union app, from the Apple or Google store, to start depositing those checks piling up.

# All You Need to Know About Selling Your Home During COVID-19



For many homeowners, the hot real estate market of spring and summer of 2020 was going to be the season they put their homes up for sale — until the coronavirus hit. With people struggling just to get by financially, selling a home seemed like a dream from another lifetime. Records of U.S. home sales for March show a sharp decline of 21% in total homes sold, according to data from the National Association of Realtors. Now, though, the U.S. real estate market is looking very different. As the economy limps toward a recovery, national home sales climbed a record 20.7 percent in June, compared with home sales from June 2019. However, many homeowners who have planned to sell this year are still reluctant to take that leap. Here's all you need to know about selling your home during the COVID-19 crisis.

## Are you really ready to sell?

Before putting your home on the market, consider all variables involved and be sure it's a financially responsible move. Thanks to coronavirus, life circumstances you may have relied on, such as a steady salary, may not be dependable anymore.

## Stage your home to sell

With restrictions still in place in many states and lots of people home in quarantine, many buyers will be doing their touring virtually. For sellers, this means staging and photographing a home properly is more important than ever. Consider hiring a professional home-staging and photography service to present your home in the best light. You can also invest in virtual staging software to help you update the furniture with just a few clicks. To make it easier for buyers to view your home, you can post a virtual tour on your online listing, and offer the option of scheduling a live tour with an agent through FaceTime.

## Play it safe

If you will be allowing potential buyers into your home, set up a box of disposable masks, shoe covers and sanitizing wipes at the door for all visitors who will be tramping through your home.

## Price it right

Fewer homeowners are putting their houses up for sale this year, but the pool of buyers is also smaller than usual. This means that you won't be able to jack up the price of your home for way more than it's worth. Work with a real estate agent to look at comparable home sales in the area and to determine a fair asking price.

## Closing during COVID-19

The coronavirus pandemic will likely affect every aspect of selling your home. With many professionals working with a smaller team now, be prepared for various steps of the process to be delayed. This is especially true with lenders, as low mortgage rates have triggered a spike in refinance applications and lenders are busier than ever.

## 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

 Palisades Credit Union

 @palisadescu

 @Palisades\_CU



# MARK YOUR CALENDARS

## Upcoming Holidays & Events



Monday, 10/12

### **Columbus Day**

Branches are closed in observance of the holiday



Thursday, 10/15

### **International Credit Union Day**

Details to follow



Wednesday, 11/11

### **Veterans Day**

Branches are closed in observance of the holiday



Thursday, 11/26

### **Thanksgiving Day**

Branches are closed in observance of the holiday



Thursday & Friday, 12/24 & 12/25

### **Christmas Eve and Christmas Day**

12/24 - Branches close at 1 PM

12/25 - Branches are closed



Tuesday, 12/31 & Wednesday, 1/1

### **New Year's Eve & New Year's Day**

12/31 - Branches close at 1 PM

1/1 - Branches are closed

**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

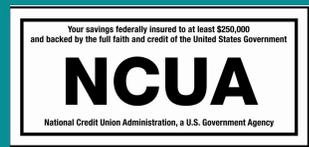
**Hours Of Operation**  
 Mon. 9:00 a.m. - 5:00 p.m.  
 Tues. 9:00 a.m. - 5:00 p.m.  
 Wed. 10:00 a.m. - 5:00 p.m.  
 Thur. 9:00 a.m. - 5:00 p.m.  
 Fri. 9:00 a.m. - 5:00 p.m.  
 Sat. 9:00 a.m. - 1:00 p.m.

**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




**NOW'S THE TIME TO MAKE YOUR MOVE**

**RATES AS LOW AS 3.075% APR\***

**CLICK FOR DETAILS**

APR = Annual Percentage Rate. Federally insured by NCUA.

## Welcome to the team

Meet the newest members of the PCU team!

### Darrin Greaves - Mortgage Loan Originator

Darrin Greaves comes to Palisades Credit Union with several years of experience in the realm of CRA, residential lending, and compliance. He also holds a Master's degree in Organizational Leadership and Human Resources. Darrin looks forward to applying his knowledge and expertise to his new position at Palisades Credit Union

### Tania Leveille-Andino - Financial Sales Representative

Tania joins Palisades CU with over 15 years of retail banking experience in various positions ranging from operations to sales. Tania is eager to share her knowledge and expertise as an FSR at Palisades CU and be an asset to her new team.

## Virtual Home Buyer Seminar



**MAKE YOURSELF AT HOME**

**HOME BUYER SEMINAR**

Harold Willis, Mortgage Loan Originator

On Saturday, August 1st, Palisades hosted its first virtual Home Buyer Seminar. Our Mortgage originator, Harold Willis, and Director of Sales, Al Rosario, hosted the seminar. The home buying process and the benefits of renting vs buying were spoken about in great detail among many other topics. All registrants who logged on were very involved and asked many questions. After the seminar, all attendees received a copy of the seminar Q&A and also a survey to see where in the homebuying process they fell. As a result, a handful of members are now seriously considering us as their financial situation for their first home and some are interested in our First Time Homebuyer Dream Program. Keep an eye out for upcoming seminars and events.