



IN THE LOOP

The Quarterly Newsletter for Palisades Credit Union Members



The new year is approaching which means high school seniors will need to start thinking about registering for college. But with each new year comes new opportunity, brought to you by Palisades and the New York Credit Union Association (NYCUA). Every year Palisades Credit Union, in conjunction with the NYCUA, offers Seniors in high school the chance to be awarded scholarships towards their upcoming Freshman college tuition. This year members will be able to download and submit their application online directly without having to visit a branch. The 2022 scholarship application process will come to a close on Friday, January 7th. If you have any questions regarding the scholarship program or in need the Palisades CU Access code, please feel free to contact your local branch. All winners will be contacted by late April or early May of 2022. Keep an eye out in your email for any updates regarding your Application. Good luck to all applicants!

zogo



Palisades has teamed up with Zogo, a popular app to help improve financial literacy. Zogo breaks down complicated financial topics into fun bite-sized modules where users can also earn money towards redeemable gift cards. Playthrough various modules and earn \$5, \$10, and \$15 dollar gift cards from your favorite brands. Zogo is the only app where you can earn while you learn. Download the Zogo app through the Apple [App store](#) or through [Google Play](#) and beef up your financial knowledge with Zogo. Use code "PALISADESCU" to get started

MORE THAN JUST COMMUNITY BANKING

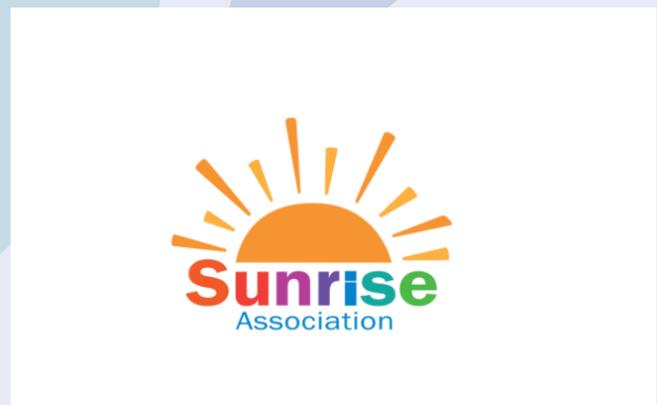
Local Baseball Teams

This year brought continued challenges for the PCUCrew to get out into the community, but we did not let that stop us from supporting some of our local organizations and upcoming events! We are excited that kids were able to get back out on the field and enjoy team sports during the Spring and Summer months. This year we sponsored four different baseball organizations—the South Orangetown Little League, the Montvale Athletic League, the Nanuet Little League, and Wyckoff Baseball. All of the sponsored leagues displayed a Palisades Credit Union banner in the outfield of their playing fields, and we were featured as a sponsor on the t-shirts the 12U Wyckoff team wore during their recent trip to Cooperstown to play against teams from all across the country!



Sunrise Association

We continue to support organizations in 2021 that we have worked with over the past several years. Our annual donation to the Sunrise Association helped support the organization's mission to bring back the joys of childhood to children with cancer and their siblings worldwide. The Sunrise Association operates Camp Sunrise, a summer day camp for children with cancer and their siblings, provided completely free of charge, located in Orangeburg, NY.



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



MORE THAN JUST COMMUNITY BANKING



NAMI Rockland

Palisades is also proud to be a sponsor of the NAMI Rockland 5K Run/ Walk for Wellness, held on September 12th at Rockland State Park. NAMI Rockland's mission is to provide advocacy, education, support, and public awareness so that all individuals and families affected by mental illness and other mental health disorders can build better lives. In addition to a monetary donation to support the event, we also donated Palisades CU branded drawstring bags that were handed out to each participant.

The Food Bank of the Hudson Valley

Although we were not able to help sort donations in person this year, we continue to support the Food Bank of the Hudson Valley, this year as a sponsor of their 7th annual Farm to Fork Feast. The event, scheduled for October 21st, aims to raise funds for the Food Bank and brings together local restaurants, wineries, and breweries for a food-filled evening and also features a silent auction. The Food Bank of the Hudson Valley has been helping feed the poor and hungry in our communities since 1982. It is the only organization of its kind in northeastern New York and provides over 55 million pounds of food a year to over 1,000 agencies in urban, suburban, and rural communities.

Food Bank *of the*
Hudson Valley



If you know of any organizations or events in our communities that you think Palisades would be able to support, or if you have a cause you're passionate about, please let them know to apply for a sponsorship [here!](#)

IMPROVING YOUR HOME TOGETHER!

Get a Home Equity Loan

- Fixed Rate over the life of the loan
- Borrow up to 100% LTV

Visit palisadesfcu.org or call 800.438.7415

MARK YOUR CALENDARS

Upcoming Holidays & Events



Monday, 10/11

Columbus Day

All branches closed in observance



Thursday 10/21

International Credit Union Day



Thursday, 11/11

Veteran's Day

All branches closed in observance



Thursday, 11/25

Thanksgiving Day

All branches closed in observance.



Friday, 12/24 & Saturday, 12/25

Christmas Eve & Christmas Day

All branches closed in observance.



Friday, 12/31 & Saturday, 1/1

New Years Eve & New Years Day

All branches closed in observance.



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

Elizabeth Demorin – Teller

Elizabeth rejoins the Palisades CU team, after leaving in 2018, with over 5 years' experience in the banking industry. Elizabeth is excited to continue her journey here at PCU and is looking forward to refreshing her knowledge of our platforms, catching up with colleagues, and continuing to expand and apply her skills to her new position.

Nila Butler – Residential Loan Underwriter

Nila comes to Palisades CU with over 5 years' customer service experience and 2 years' financial industry experience. Nila attended Oakland University, where she majored in Communications. Prior to joining our team, she was a Senior Mortgage Underwriter with United Wholesale Mortgage. Nila looks forward to applying her skills and knowledge to her new position at the credit union, helping to make members' dreams come true each and every day.

Simplified Banking

In an effort to keep our product and service offerings simplified, yet relevant, we are making some changes.

- **Advantage Pricing – Advantage pricing is being discontinued, effective October 1st. Members wishing to receive a discount on loan rates will now be required to setup automatic payments, either from an account at Palisades or from an account at another financial institution. There will no longer be any dividend rate increases on certificate accounts.**
- **Club Accounts – Holiday and Vacation Club accounts will be discontinued, effective November 2nd. Existing Holiday and Vacation Club shares will be converted into Special Savings shares.**
- **Gift Cards – Due to decreased demand, the sale of gift cards will stop by the end of the 2021. Branches will continue to issue remaining inventory, but additional cards will not be ordered.**



Stay up to date with any changes by checking out our website at www.palisadesfcu.org

