



IN THE LOOP

The Quarterly Newsletter for Palisades Credit Union Members

Your Home is Worth it

Financing your new home is a process with numerous steps and the home appraisal process is one that can be particularly confusing to first-time home buyers. There are a number of ways that an appraisal has an effect on your mortgage. Here are some answers that you need to get you through one of the final—and most important—steps of the home buying process.

What Is a Home Appraisal? A home appraisal is an unbiased report on the worth of a house in the fair market, performed by a trained and licensed individual. Home appraisals are done before closing so the homebuyer, the home seller, and the mortgage lender receive the accurate and true value of the real estate in question. In most residential property transactions, you are able to choose your real estate agent and your lender, but you cannot choose your appraiser. Instead, the appraiser must be chosen by your lender to provide a level of independence from the buyer and seller. Click [HERE](#) to read more about home appraisals.

At Palisades we know the importance of turning a house into a home, which is why we are offering a free mortgage appraisal when you apply for a purchase or refinance mortgage loan at Palisades Credit Union. You can apply with the confidence that the home of your dreams is worth it. Our knowledgeable Mortgage Originators and lending specialists will be there every step of the way guiding you to your dream home. **Apply** online today or visit one of our **branches** and speak with a financial sales representative to get started.



Apply for a mortgage
and receive a
FREE* appraisal

PURCHASE | REFINANCE



GIVE YOURSELF A
**FINANCIAL
FRESH
start**

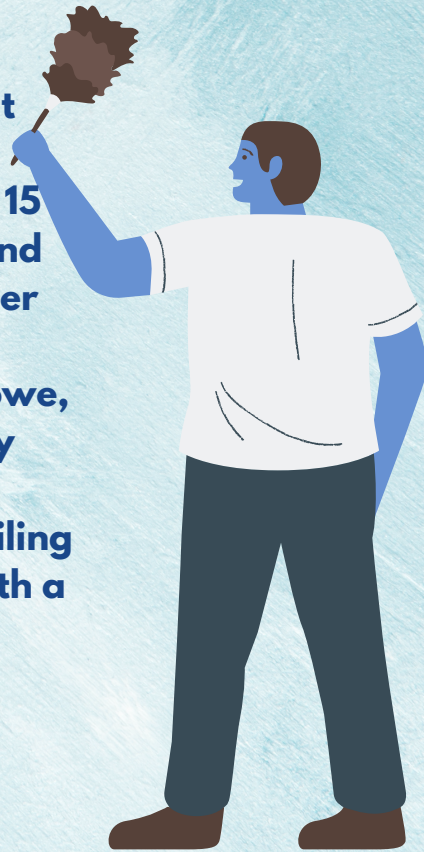


0% APR*
FOR
15 MONTHS
ON BALANCE
TRANSFERS

*APR = Annual Percentage Rate
Federally insured by NCUA

Sweep Away Those High Rates

Want help paying down your credit card balance? Palisades is here to help with some spring cleaning to get rid of your current high-rate credit card bills. Take advantage of Palisades Credit Union's current credit card balance transfer promotion and get 15 months of 0% APR* when you open a credit card at Palisades and transfer over an existing balance from a credit card with another lender. During the duration of the offer (15 months), payments made will go towards paying down the principal amount you owe, given no additional purchases are made; this can go a long way towards paying off your debt faster! Over a year of savings to help you dust off any credit card balances that you may have piling up. Click [HERE](#) to apply or visit one of our branches to speak with a loan specialist.



*APR = Annual Percentage Rate

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 / @palisodesfcu

 Palisades Credit Union

 @palisodescu

 @Palisodes_CU



MARK YOUR CALENDARS

Upcoming Holidays & Events



Sunday, 4/17
Easter Sunday



Wednesday 5/4 at 5PM
Annual Shareholders Meeting
Meeting will be held Virtually



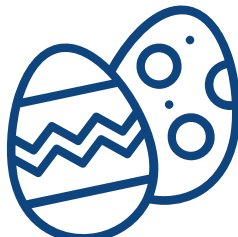
Wednesday, 5/5
Cinco De Mayo



Sunday, 5/8
Mother's Day



Monday 5/30
Memorial Day
Branches are closed in observance of holiday





Meet the newest member 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

Sophia Ramirez - Teller

Sophia Ramirez has joined our team as our new Teller in Nanuet! Sophia comes to Palisades Credit Union with several years of experience in retail customer service. She is excited to be joining the Palisades CU family and looks forward to learning all the ins and outs of the financial industry in her first role with a credit union.



"I would like to express my appreciation for your Teller, Marie. She is always friendly and so helpful. Everyone once in awhile there is a glitch with my deposits, but Marie always finds a solution. She is a credit to PFCU and I appreciate the hard work" - Joseph S.



Palisades Annual Shareholders Meeting



Our Annual Shareholder's Meeting is scheduled for Wednesday, May 4th at 5PM. In an effort to ensure the safety of all participants and attendees, this meeting will be held virtually.

Please click [here](#) to register for the event. Once registered, you will receive an email confirmation with the log-in details for the meeting. All attendees will be in listen-only mode throughout the duration of the event. Please email annualmeeting@palisadesfcu.org to submit a question to our Board of Directors, Supervisory Committee, or Senior Management prior to the meeting; all questions submitted in advance will be answered during the event.

