

Notes Bearing Interest

SUMMER 2019

THE QUARTERLY NEWSLETTER FOR PALISADES CREDIT UNION MEMBERS

Applying for a Loan
is as **Easy** as...

1. Apply online at
palisadesfcu.org



2. Apply by phone:
800.438.7415



3. Stop by any of our
convenient branches



Our Newsletter is Going Green!



Palisades CU is dedicated to helping the environment, so we have made the decision to go paperless with our newsletter! This fall we will be releasing our first ever eNewsletter, which means that all of our quarterly updates, announcements, and articles will be brought to you in digital form. Our switch to an eNewsletter will not only decrease Palisades CU's use of paper, but it will also reduce our energy usage by eliminating the need to print. In addition to being more environmentally-friendly, the new digital format will allow our eNewsletter to be easily accessed online at any time, for your convenience. We're excited to be making this change and to be doing our part to help the environment!

The Fall 2019 eNewsletter can be accessed in the following ways:

- A link to the newsletter can be found on the Palisades CU website, under Member Resources > Publications
- eStatement users can find the newsletter in the Document Center in Home Banking
- To receive the newsletter right to your email inbox, be sure to sign up for Palisades E-News through our website at <https://www.palisadesfcu.org/enews>



Win a Magical Shopping Spree

You've seen it on TV, right? Someone in a mad dash down the aisle, grabbing items right and left. Trying to beat the clock. And you may have wondered how it might feel to *be* that person. Well maybe it's time to find out!

Visit the Palisades CU credit card rewards site (www.curewards.com) to enter, then use your Palisades CU credit card three times per week for a

chance to win an all-expense paid trip to Chicago and a 60-second shopping spree in the Credit Card Rewards warehouse. We will provide airfare, hotel room, meals, entertainment and thousands of dollars in merchandise, and it's all on us!

No purchase necessary to win. Open to eligible cardholders who are legal residents of the 50 U.S. states, D.C or Puerto Rico, 21 or older, who are enrolled in a participating credit union *CURewards* program. Entry periods begin 6/24/19 and end 9/29/19. Void where prohibited. See full rules and how to enter without purchase at www.cumagicminute.com. Sponsor: PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.



Palisades CU Day @ Palisades CU Park

The Rockland Boulders 2019 season is now in full effect! On May 31st, we hosted the first Palisades CU Day at Palisades CU Park. Members were able to sign up for complimentary tickets and watched the Rockland Boulders take on the Quebec Capitales.

We will be hosting another Palisades CU Day at the ballpark on Saturday, July 6th. Sign up at a branch or on our website to receive up to 15 complimentary tickets to the game on July 6th to watch the Rockland Boulders take on the New Jersey Jackals. Don't forget that Palisades CU members receive 20% off on Rockland Boulders box office tickets, concessions, and the team store when using a Palisades CU debit or credit card for purchases.

While at the ballpark, be sure to check out all the exciting things happening at the Palisades CU booth, as we always have raffles and giveaways going on. This season we introduced the Palisades CU Money Machine, giving one lucky fan thirty seconds of fame on the Boulders Jumbo Tron as they enter the inflatable money machine and grab as much cash as they can! The Palisades CU Money Machine is out at every Friday home game. So far this season, we have had three contestants, taking home over \$900!



Christine Varon
\$500



Gregory Duigou
\$172



Father Adaly Rosado
\$236



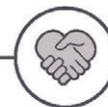
Montvale Street Fair

On Sunday, June 9th, the credit union participated in the Montvale Street Fair. The weather was perfect and there was an amazing turnout! Visitors had the opportunity to spin the prize wheel and win various giveaways

including hats, mason jars, drawstring bags, doggie bags, and piggy banks. We also gave away palm cards and flyers regarding information about our products, and had an Amazon Gift Card raffle. Visitors were made aware of our ability to service Bergen County residents with our cutting edge services and community banking feel. We had over 100 entries for our Amazon gift card raffle and chose 3 lucky winners.



**PERSONAL SERVICE
TRUSTED ADVICE.**



When it comes to making decisions about your financial future, you want a partner: an experienced, knowledgeable advisor who takes the time to understand your family's unique needs and goals. That's the Credit Union Way. Contact me today to get started.



Kenny Weinstein

Financial Advisor

Direct: 845.664.6146

Branch: 845.602.4242 Ext. 146

Kenneth.Weinstein@cunamutual.com

Palisades Financial Services Program

Located at:

Palisades Credit Union

Nanuet Branch

240 East Route 59

Nanuet, NY 10954



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Attention Costco Shoppers!

We heard you! Many members contacted us with concerns that our debit card branding switch prevented the use of our new MasterCard debit cards at local Costco stores. The good news is that Costco's no-MasterCard policy **does not** apply to debit cards. You can continue using your Palisades CU debit card for all your Costco shopping, just be sure to select debit at the register and enter in your personal identification number (PIN). If you are unsure what your PIN number is, call our Member Contact Center (845.602.4242) for assistance.



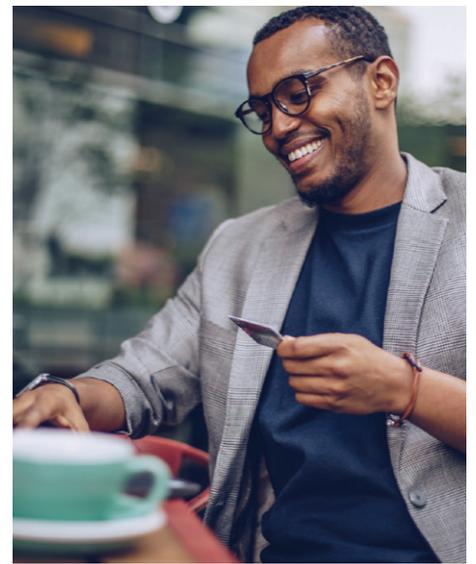
Save the Date – Shred Day is September 21st

It's almost that time of year again for our ever popular Shred Day event! At Palisades CU we love helping and rewarding our members and as a thank you will be offering free on-site shredding in the parking lot at our Nanuet branch. Take the opportunity to clean out old files and safely dispose of important documents. Make sure to save the date and bring your Palisades debit/credit card or your Member ID Card to participate in Shred Day.



Social Security Seminar – September 27th

Due to popular demand, Palisades CU will once again be hosting a Social Security Seminar! Join us for a free educational seminar where we will explain the basics of social security and how to plan for it, the benefits of social security, and how to maximize your retirement income. We will also be answering any questions you may have about your financial future. We hope to see you on September 27th so that we can make this seminar even bigger than the last! Additional details to be provided.



Palisades MasterCard Debit Card Update

At the end of April, new MasterCard branded debit cards were sent out to replace our Visa branded debit cards. By now, you should have received and activated your new card.

To make sure you're getting the most out of your card, check out some of the new features below:

- Download the CardValet app from the Apple App Store or Google Play to establish transaction limits, set card usage alerts, restrict certain transactions types, and turn your card on or off with the touch of a button
- Receive real-time text alerts to monitor suspicious transactions and get your debit card back in action as quickly as possible. Ensure that we have an updated mobile number on file to take advantage of this benefit. (Data charges may apply. Check with your mobile carrier for details.)

Check our website for updates on your Palisades CU debit card. Apple Pay, Google Pay, and Samsung Pay are coming soon!



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.



Phone Numbers

Member Contact Center:
845.602.4242

Toll Free: 800.438.7415

TAP: 845.602.3TAP or
800.333.TAP3

Fax Number: 845.602.4444



Web Address
palisadesfcu.org



Mobile Banking
Download our mobile application
at palisadesfcu.org/mobileapp.




LOVE MY CREDIT UNION REWARDS

Members have saved nearly \$2 billion with Love My Credit Union Rewards.

Sprint | turbotax | AUTOMATED REWARDS

to shop | trustAGE

Start saving today at LoveMyCreditUnion.org.

2019 Scholarship Recipients

Palisades CU is excited to announce another year of scholarships! Every January, high school seniors have the opportunity to apply for a Palisades CU scholarship to provide financial aid for their first year of college. The scholarship program is promoted through the Palisades CU website, social media, and via email to thousands of members of the credit union. Entrants must be a high school senior planning on attending a four year college after graduation and must also be a member of the credit union. All entries are submitted to the New York Credit Union Association (NYCUA) for review and are graded against all scholarship applicants throughout the state. This year, Palisades CU awarded \$2,500 to five scholarship winners. The winners and their families were invited to a Rockland Boulders game and got the opportunity to watch the game from the Palisades CU suite.



Congratulations to this year's winners: Nicole Almash, Kaitlyn Fudge, Gena Lanoce, Katrina Lupi, and Autumn Tejada

Know a member of a high school class of 2020?

Check our website for details at the end of 2019 for information on next year's scholarship program and how to apply!



New Employee

Hailey Richards – Marketing Specialist

Hailey graduated from Bryant University in Smithfield, Rhode Island with a bachelor's degree in Business Administration, having majored in Marketing and minored in both Psychology and Literary and Cultural Studies. Prior to joining the Palisades team, Hailey was an Account Manager at Edufficient, LLC, a marketing agency that focused on higher level education. Hailey is thrilled to be able to apply her marketing knowledge and experience to her new role at Palisades!

Holiday Closings

Independence Day
July 4, 2019

Labor Day
September 2, 2019

Columbus Day
October 14, 2019