

Notes Bearing Interest

SUMMER 2018

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: 1-800-438-7415



3. Stop by any of our convenient branches



Harold Willis

Mortgage Originator

With the unpredictability of interest rate changes today, buying a new home or refinancing a current mortgage can be full of uncertainties. Many consumers question when is the right time to buy or how much they can afford.

To help make this process easier, Palisades Credit Union invites you to meet with our Mortgage Originator, Harold Willis. Harold's expertise has guided members in our community to choose the best mortgage options to fit their financial needs. Prior to joining the Palisades family in early 2017, Harold worked with other credit unions in the Hudson Valley. With over 15 years of mortgage experience, Harold would be happy to help you through a mortgage process that can seem overwhelming at times.



**Visit Harold Willis at our New City Branch
located at 244 South Main Street, New City, NY 10956
or contact him directly at 845-602-1214.**

RELAX THIS
SUMMER
WHEN YOU
SKIP
A PAYMENT

Skip-A-Pay Is Here

Palisades Credit Union wants to give back to members in every way possible. As a reminder, the Skip-A-Pay program was revamped late last year allowing members to skip their payment twice during a 12-month period instead of waiting for our Winter and Summer Skip-A-Pay promotions.

So how does one sign up? Online Banking will automatically display a button to skip your loan if you are eligible. If you do not currently use Online Banking, you can always visit a branch or palisadesfcu.org/skipapay to sign up. If you have any questions, please feel free to call our Member Contact Center: 800-438-7415

For full details about the Skip-A-Pay program and what loans are eligible, visit palisadesfcu.org/skipapay



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: 845.664.6164

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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Why Was Your Debit Card Declined?

You are out shopping and bringing your purchases to the register. All these bags are starting to get heavy and you are ready to go home. You extend your arm to give your debit card to the cashier and she tells you that your card has been declined, how embarrassing! We know this is not a fun experience for anyone but there are ways you can avoid this financial faux pas. Here are some reasons and quick tips to refer to before this happens to you.

Insufficient Funds

Do you keep up to date with the balance in your account? If not, it may be a good idea to download our mobile app to check on balances before you make purchases. Our secure mobile app lets you check your funds without even having to log in with our quick balance option.

Exceeding the Daily Limits

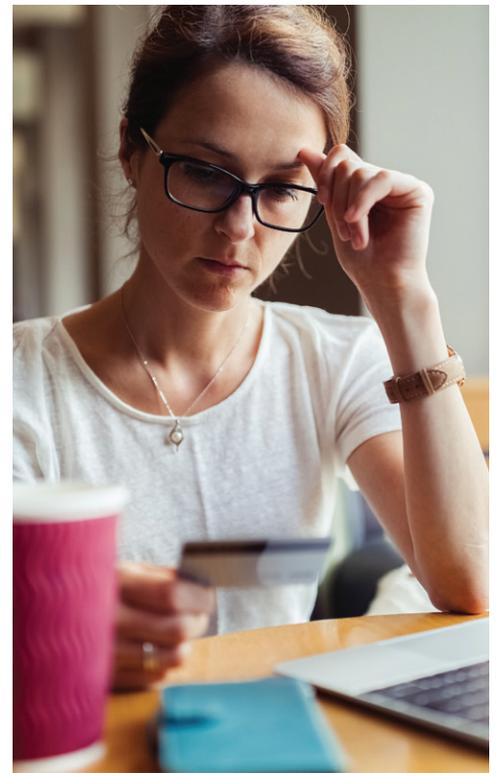
Some members may not be aware that their debit card has limits. \$500 a day in ATM withdrawals and \$1000 a day on purchases. These limits reset the following day but also please keep in mind that on Fridays after 5 PM we are working on the next business day.

Card Activation

When you receive your card in the mail please activate it using the number found on the removable sticker on the front of the card. This number will allow you to activate your card without visiting a branch and allow you to set a PIN number.

Card is Expired

Make note of when your card expires and is due for a replacement. Your card



shows the month and year it expires but is valid until the end of that month; any purchases made after the end of the expiring month will be declined.

Suspicious Activity

Our fraud detection department is keeping a close eye on any transactions that they deem as suspicious and place blocks on the card. They will then contact you using the phone number registered to the account to confirm if a transaction was indeed fraudulent or not. Once you can confirm it was or was not you attempting to process a transaction, our fraud detection department will either remove the block or shut down the card entirely as to not leave you vulnerable to any other fraudulent transactions.





Traveling

Before you go away on vacation be sure to notify the credit union so we can safely remove any blocks that may be in place to protect you when you are out of your local area. These restrictions are constantly protecting you from any suspicious activity. This is also true for the Palisades Platinum Rewards Mastercard®.

For each scenario, you should always be prepared with a backup plan. Pick up cash inside one of our branches for those expensive weekend getaways or apply for a Platinum Rewards Mastercard and worry less about any emergency expenses or card limits. Palisades Credit Union is now offering a great promotion with 0% APR* for 6 months on balance transfers. Now you can pay off any credit card debts and be prepared for any debit card issues at the same time.

* APR = Annual Percentage Rate. Platinum Rewards Mastercard is a variable rate. Maximum APR for Platinum Rewards Mastercard is 17.55%. Balance Transfer offer is 0% APR for 6 months from date of first transfer. After the introductory period ends, the standard purchase APR will be applied to unpaid introductory balances and new balance transfers.

Palisades Photo Corner



Nanuet Street Fair



Montvale Street Fair



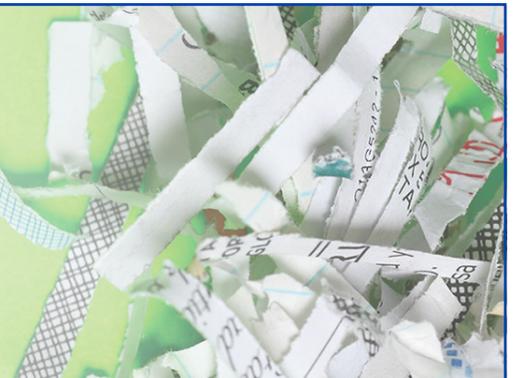
Scholarship Winners

Shred Day

Saturday,
September 22nd
9AM-Noon

Nanuet Branch

240 East Route 59
Nanuet, NY 10954





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



Mobile Deposit



Effective July 1st all mobile deposit checks that are not endorsed properly will be rejected. Please make sure to write “For Mobile Deposit Only” on all mobile deposits along with the correct first and last name signature endorsement. All checks will be reviewed for compliance. Also, keep in mind that any deposit totaling more than \$5,000 will exceed the daily mobile deposit limit and will need to be deposited at a branch.

New ATMs at Our Branches!



Be on the lookout this summer as we install new ATMs at each of our branch locations. These new machines will be faster and easier to use. Plus, if you use our ATMs for deposits you will no longer need to use an envelope! Please visit our website for updates.

New Employees

Camille Haggerty

Accounting Manager

Camille began her career in the credit union industry when she landed a position at Academic Federal Credit Union in 2010. During her tenure there, she quickly moved up within the organization. Camille held progressive positions beginning as Staff Accountant and rising to Financial Analyst, Accounting Supervisor and lastly Operations Manager. Camille looks forward to bringing her well versed Credit Union experience to Palisades.

Ashley Crafton

Marketing Manager

Ashley comes to PCU with over ten years of marketing experience. Prior to joining our team, she has handled the marketing and communications efforts for a region of ten shopping centers in the Southeast and served as the Assistant Director of Promotions for a portfolio of grocery stores in Hawaii. Most recently she worked as a Marketing Manager in Hawaii handling the distribution and retail marketing for Toyota automotive brands. Ashley looks forward to applying her knowledge and expertise to her new position at PCU.

Holiday Closings

All branches will be closed for business on:

Independence Day

Wednesday, July 4

Labor Day

Monday, September 3

Columbus Day

Monday, October 8



LOVE MY CREDIT UNION REWARDS

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

Sprint | TurboTax | AutoCheck | to shop | TRUSTAGE

Start saving today at LoveMyCreditUnion.org.