

Notes Bearing Interest

WINTER 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



What You Might Not Know about Palisades Credit Union

Here are some of the things you may not know about us and how we can help you.

We offer more than just checking and savings

Many of you joined because of a great rate on savings accounts, and that is definitely one of the benefits we offer our members.

In addition, we can help you build long-term financial security through proactive planning, save money on auto and home loans, get out of debt faster with low-rate credit cards, and earn rewards for using your credit and debit cards. Give us a call at 800-438-7415 or check out our website to see how our services can help improve your financial security.

We want you to succeed financially

Because our mission is to provide for your ongoing financial wellbeing, we include a free personal financial management tool, right inside online banking, so you can track where your money is going and work toward your financial goals. Want to know more about how it works? Give us a call.

You can access your account when you travel

Through a network of shared branches, you can make deposits, withdrawals, loan payments, and perform many other transactions at a local credit union branch when you travel. Find a branch or ATM at www.palisadesfcu.org/ATM.

Ownership means something

As a member of Palisades Credit Union, you are one of the owners of this not-for-profit financial cooperative. That means the staff is there for you, not to serve some group of far-removed stockholders. It also means that our decisions are made locally and individually — and we can pro-actively offer specific tactics to improve your credit and your odds of being approved for a big loan when its needed.

If you have questions about what Palisades Credit Union can offer, give us a call at 800-438-7415 — you might be surprised at how we can help.





2018 Board of Director Nominations

Palisades Credit Union is a member owned full service financial institution. Each member has the right and the opportunity to help by volunteering on committees and on the Board of Directors. Once a year, Palisades CU conducts a formal nominating and election process for our Board of Directors. This year, the Palisades CU Nominating Committee has nominated the following members to the Board:

Gerald Castellani

Mr. Castellani has been on the Board of Directors since 1972 and has served on various committees. He began his career at Lederle in 1962 and retired in 2006 from Wyeth. Mr. Castellani graduated from the University of Pittsburgh with a Bachelor of Science degree in Chemical Engineering and obtained his MBA at Fairleigh Dickinson University. Mr. Castellani is currently working as a consultant. His current assignment is with Enbridge, a gas distribution company headquartered in Houston, Texas.

James Brandt

Mr. Brandt has been on the Board of Directors since 1983, his previous positons included the Supervisory Committee and Treasurer. Mr. Brandt is currently serving as the Chairman of the Supervisory Committee. Mr. Brandt is a graduate of Lebanon Valley College in Pennsylvania and retired in 2005 from Wyeth.

Nominations may also be made by members by submitting a petition containing the signatures of at least 1% of the members eligible to vote with a minimum of 20 and a maximum of 500. To be valid, nominations by petition must include biographical data of the candidate's past and present work experience, education, civic involvement, a brief statement (50 words or less) as to why he/she wants to serve on the Board of Directors, and a signed certificate from the nominee stating that he/she is agreeable to the nomination and will serve if elected to office. Regular terms of office are three years. The Board meets monthly as required by the bylaws and at more frequent intervals as necessary.

Petitions for nomination must be submitted to the Secretary of the Board of Directors, c/o Palisades Federal Credit Union, 300 N. Middletown Road, Suite #6, Pearl River, NY 10965 and received by Wednesday, February 28, 2018.



| PERSONAL LOANS |

**When you need the extra cash
for projects, vacations,
or just to treat yourself!**

Apply Online: www.palisadesfcu.org

Get Ready for Taxes

Are you ready to file your taxes? What about making plans to minimize your tax bill for 2017 and 2018?

Know your deductions

In addition to the standard deductions and exemptions, you may be eligible for additional tax credits and deductions. There are potential deductions for mortgage interest, child care expenses, and more.

For example, students or their parents may be eligible for tax deductions. This is a good time to consult a tax adviser to see how tax code changes and adjustments to your financial situation affect your eligibility for tax deductions and what documentation is required.

Make donations

This time of year is a popular time to make charitable donations, as people try to minimize their tax liability. If you've got extra to give, consider donating cash or goods to a local charity that matches your service priorities.

Check your address

If you've moved in the past year, you can prevent delays in getting your tax refund by changing your address. File a change of address form at irs.gov. Also ensure that your address is updated in your tax prep or financial management software

— that way everything will match up when you file your taxes.

Gather your paperwork

If you spend a little time now gathering receipts for deductible expenses, proof of ongoing insurance coverage, wage and earning statements, and other paperwork, you can save time when it comes time to file.

Renew your ITIN

If you use an individual tax identification number, it may need to be renewed if you haven't used it for filing in the past three years. You can find a form W-7 to renew your ITIN at irs.gov.

Taxes are never fun, but the end of the year is a great time to review and get ready for filing — you can reduce your stress in April by taking a little time now.

Save on TurboTax, the smarter way to get your taxes done right

As a member of Palisades Credit Union, you can save \$5 TurboTax® Deluxe — the #1 best-selling tax software*. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed.



- **NEW: Expert review of your return.**

With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

- **Get a head start on your taxes.**

Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.

- **Searches over 350 deductions.**

TurboTax finds every deduction and credit you qualify for so you don't miss a thing.



Start TurboTax today and save!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/lp/yo/guarantees.jsp> for TurboTax product guarantees and other important information.

Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



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



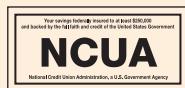
Web Address

www.palisadesfcu.org



Mobile Banking

Download our mobile application
at www.palisadesfcu.org/mobileapp.



Federally Insured by NCUA

**LOVE MY CREDIT UNION®
REWARDS**

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

Sprint
turbotax
to shop
trustAGE

Start saving today at LoveMyCreditUnion.org.



ICU Day

October 19, 2017

Members enjoyed giveaways
and treats on International
Credit Union Day!

New Employees

Welcome to the following new employees:

Joel Thomas – IT Specialist

Joel recently graduated from Stony Brook University with a degree in Information Systems. During his summer breaks from college, he interned at Peckham Industries, Inc., a paving and construction services company, where he assisted and learned from many IT related projects. Joel looks forward to learning and growing as part of the Palisades CU team.

Wilbert Jimenez – Teller

Wilbert Jimenez began his customer service career at Verizon Wireless where he worked for 12 years. He started as a technician but his love for helping people led him to a customer service position. Wilbert hopes to continue his passion for assisting others with Palisades Credit Union

HOME EQUITY LINE OF CREDIT



**Up to 100%
Loan-to-Value**

**Making Dreams
Come True!**

**Apply Online:
www.palisadesfcu.org**



Holiday Closings

All branches will be closed for business on:

New Year's Day

Monday, January 1

Martin Luther King, Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

Visit our website for a complete list of
Holiday closings.