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NEWS RELEASE

For Immediate RELEASE
April 7, 2011

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Palisades Federal Credit Union Sponsors Upcoming Free Social Security Seminar at Palisades Center Mall

Pearl River, NY – April 7, 2011 – Palisades Federal Credit Union, the largest Rockland County based Credit Union, will sponsor a free educational seminar on Social Security benefits. The seminar entitled, “Maximizing Retirement Income: Social Security Planning Essentials That Everyone Needs To Know” is scheduled for 7 - 9pm on Tuesday April 12, 2011 in the Adler Room (near the skating rink) on the fourth floor of the Palisades Center Mall, 1000 Palisades Center Drive West Nyack, NY 10994.

This social security planning seminar is featuring guest speaker, Larry Luxenberg, Portfolio Manager and Partner of Lexington Avenue Capital Management. Attendees will learn the answers to the following questions:

- Will Social Security be there for me?
- How much can I expect to receive?
- When should I apply for Social Security?
- How can I maximize my benefits?
- Will Social Security be enough to live on in retirement?

“After being told for years that Social Security may not be around, many are realizing that it will soon be their turn to collect and have many unanswered questions,” said Mark Welshoff, President & CEO of the NY Credit Union. “Decisions made today can have a tremendous impact on the total amount of benefits they stand to receive over a lifetime. We are excited to have the opportunity to help shed some clarity and provide Rockland County residents with the financial acumen to better navigate their financial futures.”

This seminar, followed by an open question and answer period, will cover the basics of Social

Security and will reveal strategies for maximizing these benefits. By the close of the event, attendees will have learned:

- 5 factors to consider when deciding when to apply for benefits
- Why you should always check your earning's record for accuracy
- How to coordinate benefits with your spouse
- How to minimize taxes on Social Security benefits
- How to coordinate Social Security with your other sources of retirement income

Anybody nearing retirement or those who have unanswered questions on social security benefits are encouraged to attend. RSVP for this free seminar by contacting Palisades Federal Credit Union, by phone (845) 602-4242 or email info@palisadesfcu.org.

About Palisades Federal Credit Union

Headquartered in Pearl River, NY, Palisades Federal Credit Union (www.palisadesfcu.org), with more than \$155 Million in assets, is the largest Rockland County based Credit Union. The Credit Union operates 4 branches and provides full service banking products and surcharge-free access to over 35,000 ATMs nationwide. Credit Union membership and Credit Union loans are open to anyone who lives, works, studies, or worships in Rockland County, NY.

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