



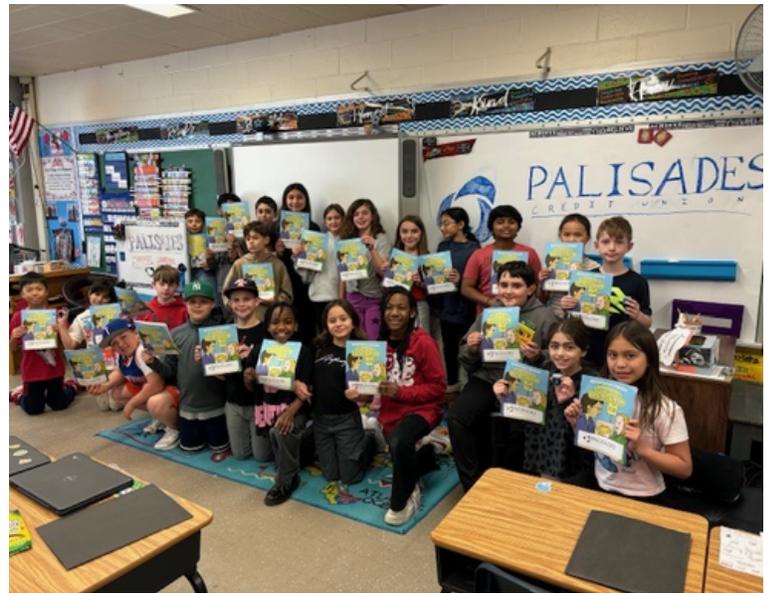
IN THE LOOP

The Quarterly Newsletter for Palisades Credit Union Members

Building Financial Foundations

Educating our Local Schools About Money Management!

To celebrate Financial Literacy Month, we visited Mr. Mallon's 4th grade class at Little Tor Elementary to teach students in our community about financial wellness! The students worked on various activities to help kick start their financial journeys.



Shout out to AI, our Director of Retail Banking, for his collaboration efforts with our local schools, and thank you to Little Tor Elementary for being wonderful hosts!

Baseball Season is in Full Swing

Irish Wolfhounds vs FDNY's Bravest

On Saturday, June 15th, our local Irish Wolfhounds took on FDNY's Bravest for a fun-filled baseball game at Clover Stadium in Pomona, NY. The game was an exciting showdown, filled with thrilling plays and memorable moments. The event brought together the community for an evening of fun, camaraderie, and spirited competition.

Ultimately, the FDNY's Bravest took home the win, with a score of 9-7, but fans cheered for both teams as they battled it out on the field, showcasing their skills and sportsmanship. Palisades Credit Union was proud to support this fantastic event, celebrating the love of the game and the unity it fosters within our community.



Be sure to check out a future game or event at Clover Stadium, home of the New York Boulders! In addition to baseball games with fun-themed nights like Sopranos Night, 90s Night, and Olympics Game Night (just to name a few), Clover Stadium also hosts concert nights, kickball leagues, 5K runs, awareness walks, fireworks, baseball camp, and so much more!



Unlocking the Potential of Personal Loans

Uses and Benefits

Personal loans are a versatile financial tool that can help you manage various expenses. Unlike specific-purpose loans like mortgages or auto loans, personal loans offer flexibility in how you can use the funds. We'll take you through the common uses of personal loans and also explain why they might be a beneficial option for your financial journey!

Common Uses for Personal Loans

Life Events

Fund significant life events such as vacations, weddings, or celebrations, allowing you to handle the costs of important occasions without financial strain.

Home Improvements

Finance renovations, repairs, or upgrades to your home. This increases your home's value and can make your living environment more comfortable and efficient.



Medical Expenses

Cover unexpected medical bills or elective procedures not covered by insurance. Here, a personal loan can provide immediate funds to manage health-related expenses without tapping into savings.

Major Purchases

Buy expensive items like appliances, furniture, or electronics, with the option to spread the cost over time, avoiding large, one-time payments.

Debt Consolidation

Combine multiple debts into a single, manageable payment. This simplifies repayment and often results in lower interest rates compared to high-interest credit card debt.

Education Costs

Pay for tuition, books, or other educational expenses. Sometimes student loans are not an option - a personal loan can help manage the costs of education.



Benefits of Personal Loans

The benefits of personal loans extend beyond their versatile uses. The approval and disbursement process for personal loans is often quicker compared to other types of loans, providing fast access to funds when you need them most. Since many personal loans are unsecured, you don't need to put up valuable assets like your home or car as collateral, reducing the risk involved.

Moreover, adding a personal loan to your credit profile can improve your credit mix and, with consistent, on-time payments, potentially boost your credit score. Personal loans also generally offer lower interest rates compared to credit cards, making them a more cost-effective borrowing option.

Before taking out a personal loan, it's essential to consider interest rates, fees, and repayment terms to ensure they align with your financial situation. By doing so, you can make an informed decision that helps you manage expenses effectively while maintaining financial stability. Personal loans, with their flexibility and numerous benefits, can be a valuable tool in achieving your financial goals!

The PCU Crew

Palisades Credit Union Volunteer Team

The 2024 PCU Crew season is underway! Here's a recap of the organizations we have been fortunate to work with this year so far:

Keep Rockland Beautiful: Community Cleanup Events

Suffern, Pearl River, and Orangeburg, NY

Keep Rockland Beautiful leads efforts to clean, protect, and beautify Rockland's environment by educating and empowering people to share in the care and stewardship of our communities.

Rockland Community Action Partnership

Stony Point, NY

This organization's mission is to mobilize and manage resources through partnerships and collaborations to help the low-income and at-risk populations in the Hudson Valley region to achieve greater self-sufficiency.

Rockland Community Against Hunger

Pomona, New York

Rockland Community Against Hunger is a collaboration of food pantries, meal programs, and county agencies working together to do everything they can to make sure no one in Rockland County goes hungry.



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

Monday: 9 AM - 5 PM

Tuesday: 9 AM - 5 PM

Wednesday: 10 AM - 5 PM

Thursday: 9 AM - 5 PM

Friday: 9 AM - 5 PM

Saturday: 9 AM - 1 PM*

*Orangeburg is closed on Saturdays

Phone Numbers

Call Center

800-438-7415

TAP

845-602-3TAP or 800-333-TAP3

Branches

Nanuet: 845-848-0136

New City: 845-848-0137

Orangeburg: 845-848-0138

Web Address

www.palisadesfcu.org



Welcome to the Team

Meet Our New Employee

Christina Vega

Administrative Assistant

Christina Vega joins our team as an Administrative Assistant in our Pearl River office. Christina comes from 10 years of administrative experience - working with clients and assisting advisors with day-to-day operations. Christina looks forward to growing in her new position!



**BREAK
DOWN**

**HIGH-INTEREST
RATES**

0% APR*
for 15 Months
on Balance Transfers

*APR = Annual Percentage Rate. Federally insured by NCUA.

Holiday Closings

Independence Day

Thursday, July 4th, 2024

Labor Day

Monday, September 2, 2024

Indigenous Peoples' Day

Monday, October 14, 2024