

January 2020



Winter Newsletter

IN THE LOOP

The Quarterly Newsletter for Palisades Credit Union Members

IT'S THE MOST
WONDERFUL
TIME OF THE YEAR



Our **Holiday Loan Special** is here!

Start the season of giving by giving to yourself **first**.

Ask us about our special or apply online today!

www.palisadesfcu.org

Federally insured by NCUA.



Holiday Loan Special

The holidays have come and gone and we know that meant big spending! Palisades is here to help out with any big holiday purchases with our Holiday Loan Special. Start the New Year off right with the gift of saving with rates up to 50% off! Applications must be received before 1/27/2020 and funded by 1/31/2020 to qualify so apply today online or stop in to one of our branches and speak with a loan specialist.

WELCOME TO THE TEAM

Hope Richards - Teller

Hope joins the Palisades CU team with years of experience in customer service. She graduated from Purchase College in 2017, after which she worked as a cast member at Walt Disney World in Orlando, Florida. Upon completion of her WDW program, she returned to the tri-state area. Hope is happy to be back in her home state and is greatly looking forward to growing with the team!

MEMBER REVIEWS

"D'Andrea answered all of my questions (trust me there were a lot) never once looking annoyed or making me feel rushed...what I do know is that D'Andrea made me feel as if I was the Credit Union's number one priority. Unfortunately in today's day and age, people are just a number and good customer service is hard to come by, but D'Andrea has shown that it still exists" ~ Paula S. (D'Andrea, Financial Sales Representative in our Nanuet Branch)

Providing excellent member service is one of our top priorities! If you've had a great PCU experience, we would love to hear about it. Check out some of the recent feedback we've received from our members!

"I filled out a form to explore auto financing last night and received a call from Michelle... She was pleasant, clear and precise as she discussed my needs with me. My situation was kind of complex, and Michelle asked thoughtful questions and consulted others as necessary to provide a very comprehensive explanation of my options. It was clear that Michelle knew her stuff, and she went to great lengths to provide the best customer service possible and to tailor it to my specific needs... Michelle was a great first impression for PCU: kind, knowledgeable, and attentive." ~ Meaghan V. (Michelle, Member Service Representative in our New City Branch)

New York Credit Union Association 2020 Scholarship

In an effort to help further the education of our local high-school seniors in the Rockland & Bergen community, Palisades is participating in the New York Credit Union Association's statewide college scholarship program. With the annual Scholarship Program, Palisades CU helps members achieve their educational goals. In 2019 scholarships were granted to 30 students ranging from \$500 to \$1,250, totaling \$21,500. To be eligible, students must be Palisades' members, college-bound high-school seniors at the time of application, and attending college for the first time in the fall of 2020. Applicants will be judged based upon their academic achievements, extracurricular and community activities and the quality of their written essay. Application submission deadline is January 10, 2020.

WIN MONEY FOR COLLEGE!

APPLY FOR OUR 2020 SCHOLARSHIP!

YOU'RE ELIGIBLE TO APPLY IF:

YOU'RE A COLLEGE-BOUND HIGH SCHOOL SENIOR
AND A MEMBER OF A PARTICIPATING CREDIT UNION.

NOT A MEMBER? JOIN TODAY!



Warming Hearts of Rockland

Palisades is proud to support our communities and those in need. This holiday season we teamed up with Warming Hearts of Rockland to collect donations for their various programs. Warming Hearts of Rockland is a local grass roots community service group, which helps support families and individuals during difficult times. Their first mission was to distribute "Warming Hearts Bags" to individuals undergoing chemotherapy at Nyack Hospital. The group then began "Cradles of Kindness", bowls filled with snacks and helpful items for patients, families, and visitors at the Joseph Raso Hospice House in New City. Warming Hearts depends on community support to continue their efforts; thank you to all members and staff that provided donations during the Credit Union's recent supply drive.



Al, Tiana, Tracey, Ashley and Anthony of PCU

HUDSON VALLEY FOOD BANK



Tracey, Tiana, Hailey, Mathew, and Christine of PCU - Food being prepped for packing and shipping



On November 20th and December 11th the PCU Crew headed to Cornwall-on-Hudson, NY to help out the Hudson Valley food bank. The Food Bank of the Hudson Valley's mission is to reduce hunger and prevent food waste. It is a branch of the Regional Food Bank of Northeastern New York and a member of Feeding America, the national food bank network. The Food Bank helps feed nearly 400,000 people each year. Palisades helped separate and pack food and beverages for the needy and ended up organizing about 2,000 pounds of food! Palisades is dedicated to helping our community and looks forward to contributing more time helping those in need.

International Credit Union Day

On October 17th Palisades had its annual International Credit Union Day celebration and took the opportunity to give back to our members! We provided complimentary lunch to members, provided from Leila's Crepe Station and Big Daddy's Home Plate BBQ, two food trucks setup outside our Nanuet branch Members braved the cold to show support for their favorite credit union and were rewarded with hot delicious food. Keep an eye out for next year's International Credit Union Day on our website or check your email for any upcoming events.



Ribs and beans from Big Daddys BBQ - Members lined up for Leila's Crepe Station - Ashley, Matthew, and Ryan of PCU

PALISADES PUMPKIN CARVING CONTEST



Winner of the Pumpkin Carving Contest; New City branch (Rytchele, Wilbert, and Michelle)

During October, each branch/department was encouraged to create a unique carved pumpkin design for our first annual Pumpkin Carving Contest. Photos of each carved pumpkin were posted on an online voting site. The contest was shared with members via email and Palisades' social media channels. In a weeks time, the carved pumpkins received over 3,500 votes and were shared with over 7,500 social media users. It was a close race, but ultimately our New City branch came out on top! Congratulations to the New City branch and don't forget to check out our social media posts for other upcoming fun contests.

Follow Us

Don't forget to follow us on social media and engage with our posts! Keep an eye open for upcoming events and promotions.



Palisades Credit Union / @palisadesfcu



@palisadescu



Palisades Credit Union



@Palisades_CU





MARK YOUR CALENDARS

Upcoming Holidays & Events



New Years Eve & New Years Day

Tuesday, 12/31 branches close at 1PM
Wednesday, 1/1 branches are closed



Friday, 1/10

NYCUA 2020 Scholarship

Last Day To Submit Scholarship Application



Monday, 01/20

MLK Jr Day

Branches are closed

MARTIN LUTHER KING DAY



Friday, 2/14

Valentine's Day



Monday, 2/17

Presidents' Day

Branches are closed



Monday, 5/11

Annual Credit Union Shareholder's Meeting

Palisades Credit Union Park
4PM

2020 Board of Director Nominations

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

Milind Ganjawala

Milind Ganjawala worked for Wyeth as an Associate Director, QA Compliance Post Release for over 20 years. Milind holds a Master of Business Administration from Fairleigh Dickinson University, a Master of Science in Pharmaceutical & Health Care Marketing Administration from Long Island University, and a Bachelor of Science in Chemistry from Kean University. Milind began his Palisades CU volunteer service in June 2003 as a member of the Supervisory Committee and was elected to the Board of Directors in 2004. Currently, Milind is the Treasurer of the Board of Directors and serves on the Executive Committee and ALCO.

Dan Moran

Dan Moran worked for Wyeth as a Research Chemist and Senior Patent Agent for over 40 years followed by a Patent Agent position at Leason Ellis Intellectual Property Attorneys. Dan also serves as an Adjunct Instructor at Rockland Community College and is a Patent Agent with the United States Patent Office. Dan holds a Master of Science in Chemistry from Fairleigh Dickinson University and a Bachelor of Science in Chemistry from Lebanon Valley College. Dan began his Palisades CU volunteer service in 1997 as a member of the Board of Directors, where he currently holds a seat. Dan has also served on the Facility Planning Committee and the Marketing Committee. In addition, Dan has been a volunteer fireman in Rockland County for 45 years, is currently a Rockland County Deputy Fire coordinator for Hazardous Materials and teaches courses at the Rockland County Fire Training Center.

Greg Whalen

Mr. Whalen recently retired from Pfizer in Pearl River, where he had been employed since 1990. Greg received his Bachelor's degree in Chemistry from Mount Saint Mary College in Newburgh. His areas of work experience included Quality Assurance, Validation and Technical Services. He served 10 years on the Board of Education in the Cornwall School District, and was the fundraising chairman for the Cornwall Independence Day Committee. In 2007, he joined the Board of Directors of Palisades Credit Union, and served as the Chairman from 2013-2016. He now routinely volunteers at Habitat for Humanity in Newburgh, NY.

Nominations may also be made by members by means of 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 be submitted with brief biographical data of the candidate to include 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 Friday, February 28, 2020.

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.

Hours Of Operation

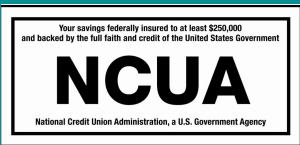
Member Contact Center:
845.602.4242

Toll Free:
800.438.7415

TAP:
845.602.3TAP OR
800.333.TAP3

Web Address

Palisadesfcu.org



Palisades Gingerbread House Contest

Along with the spirit of giving, Palisades also got a little competitive with another contest. This time each department worked on creating the most unique gingerbread house they could with a set budget for supplies. A picture from each branch and department was submitted for a poll which was sent out for our members, friends & family to vote on. Take a look at all of Palisades' entries and the winner of our Gingerbread House Contest!

Winners - New City Branch (Rytchele, Michelle, Wilbert, and Amanda)



Marketing



Lending



Orangeburg



Nanuet



Executive Management



Accounting & Electronic Services



Information Technology



Human Resources

