



# IN THE LOOP

The Quarterly Newsletter for Palisades Credit Union Members



## HELOC(K) Down Your Future Plans



Palisades is here to help you achieve all your financial goals. Home improvements? Refinancing your mortgage? Consolidating high interest rate loans? A Palisades HELOC can help with any financial obstacles, planned and unplanned. And now you can enjoy a 3.50% APR\* introductory rate for 12 months when you're approved. [Click here to apply online.](#)

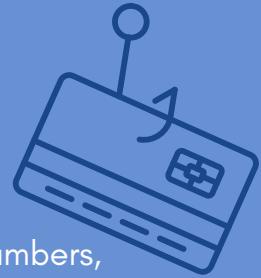
\*APR=Annual Percentage Rate. The fixed introductory rate will be in effect the first 12 months after your account is opened, whether or not funds have been advanced from your HELOC during that time. Thereafter, the rate, including the rate on any existing balance, will convert to the applicable Variable APR.

## PCU CREW TO THE RESCUE

Palisades is known for its community banking service, and now with most Covid restrictions no longer in place, the PCU Crew wants to get back into the community and give back. Food drives, street fairs and walks were all community service events Palisades have participated in the past and we are looking for more ways to get involved. If there is an organization or a charity that you're passionate about or involved in, please send more information to [marketing@palisadesfcu.org](mailto:marketing@palisadesfcu.org) and look out on our website for upcoming events that we'll be involved in.



# Skim The Fraud



## Know the risks to stay safe.

ATM skimming occurs when criminals attach a device to ATMs that copies card numbers, personal identification numbers (PIN) and information encoded on the card's magnetic strip.

### Risk Reduction and Protection

**Inspect the ATM:** Does anything look out of place or not original? Is there anything taped to the machine? Do some parts look loose or in a different color (for example, the ATM is silver and the card slot is black)? Is there a brochure rack on the ATM or near the machine that seems out of place? Are there mirrors on the ATM? If you find anything that looks suspicious, don't use the ATM.

**Recognize a Skimming Device:** Many skimming devices are stuck to the machine or near the ATM with two-sided tape or even Velcro. Some skimming devices are inserted into the ATM's card slot. Once it is loaded, wireless cameras are often attached to the ATM keypad. This is how criminals capture not only your ATM/debit card number, but your PIN as well. Once this information is obtained, criminals can reproduce a fraudulent ATM card and begin withdrawing funds from your account.

**Protect Your PIN, Card and Account:** Don't share your PIN with anyone and be sure to cover the screen and the keypad when you're using your PIN. If your card is not returned after you completed your transaction or after pressing cancel, immediately contact the financial institution that issued the card and report the incident. Always check your monthly statements to ensure there is no suspicious activity.

### Be Careful Using Your Debit Card in These Places

- **Outdoor ATMs:** Thieves target these ATMs by attaching a skimming device and a camera to the machines that will copy all of your information, including your debit card number and the information embedded in your card's magnetic strip. Always examine the ATM for tape or loose/dislodged parts before using it.
- **Gas Stations:** Lack of supervision at "pay at the pump" gas stations makes it easier for thieves to use cameras to capture your PIN or zip code.
- **Restaurants:** When your debit card leaves your sight, it can easily be skimmed or copied.

Visit our website for more information on fraud or call 833-735-1894 if you believe you may have been a victim of fraud.





# Back to School Funds



BOOKBAG? CHECK. PENCILS? CHECK. EXTRA FUNDS FOR EXPENSIVE TEXT BOOKS?...WHEN GETTING READY FOR THE NEW SCHOOL YEAR, FIGURING OUT HOW TO PAY FOR THE SEMESTER SHOULDN'T BE A MATH TEST. IF YOU'RE LOOKING FOR MORE WAYS TO HELP PAY FOR SCHOOL, PALISADES HAS THE EXTRA CASH YOU NEED. TO APPLY, ELIGIBLE MEMBERS MUST COMPLETE

THE ONLINE SCHOLARSHIP APPLICATION FORM. IN ORDER TO BE ELIGIBLE, SCHOLARSHIP APPLICANTS MUST BE A MEMBER IN GOOD STANDING OF PALISADES CREDIT UNION. IF YOU ARE NOT A MEMBER OF PALISADES CREDIT UNION, YOU MUST BECOME A MEMBER/OPEN AN ACCOUNT PRIOR TO SUBMITTING YOUR SCHOLARSHIP APPLICATION. THE ADDITIONAL FOLLOWING CRITERIA MUST ALSO BE MET:

- YOU ARE A COLLEGE-BOUND HIGH SCHOOL SENIOR AT THE TIME OF APPLICATION.
- YOU ARE ATTENDING COLLEGE FOR THE FIRST TIME IN THE FALL OF 2023.
- YOU WILL BE ENROLLED IN EITHER A TWO- OR FOUR-YEAR ACCREDITED EDUCATIONAL INSTITUTION.
- YOU AGREE TO USE ANY SCHOLARSHIP FUNDS AWARDS BY JANUARY 31, 2024, AT AN ACCREDITED EDUCATION INSTITUTION ONLY.

VISIT OUR WEBSITE TO APPLY ONLINE TODAY! APPLICATIONS SUBMISSIONS ARE ACCEPTED UNTIL APRIL 14TH AND SCHOLARSHIP WINNERS WILL BE ANNOUNCED BY END OF MAY. KEEP AN EYE ON OUR WEBSITE FOR MORE INFORMATION.



Palisades  
Scholarship

APPLY ONLINE

## 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



Sunday, 4/9  
**Easter Sunday**



Tuesday, 5/9  
**Annual Shareholders Meeting**



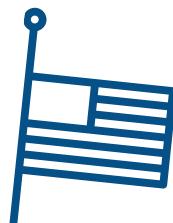
Saturday, 4/22  
**Earth Day**



Sunday, 5/14  
**Mother's Day**



Monday, 5/29  
**Memorial Day**  
Branches are closed in observance of holiday





## 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

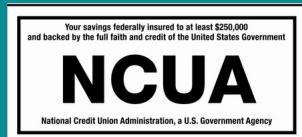
### TAP:

845.602.3TAP OR  
800.333.TAP3



## Web Address

[Palisadesfcu.org](http://Palisadesfcu.org)



# Welcome to the team



Meet the newest member of the PCU team!

### Genesis Guadalupe - Teller

**Genesis joins was with almost 10 years of retail and customer service experience. Prior to joining Palisades, she was a Team lead at Party City. Genesis is excited and looking forward to this next opportunity at Palisades CU!**

### Marsha Rene - Call Center Representative

**Marsha comes to Palisades with over 10 years of experience in the Banking industry. She graduated from Maria College with an Associate's degree in Business Management. She stated that she has a fun, bubbly personality and she's so excited to be joining the Palisades CU Team!**



# BACK TO BUSINESS!



We're back! This year's annual shareholders meeting will take place on Tuesday, May 9th and will be the first in-person shareholders meeting since 2019! We welcome you to meet with the board face to face and voice any questions you may have. Palisades Credit Union will be hosting the meeting at Clover Stadium formally Boulders Stadium. Keep an eye out on our website for updates regarding the upcoming annual shareholders meeting.



## MEMBER REVIEWS



*Good Job*



Very much want your organization to be aware of how you truly stepped in and addressed and resolved this potentially catastrophic issue for us at a particularly difficult time. - Maura B to Margaret (Branch manager of Nanuet)