

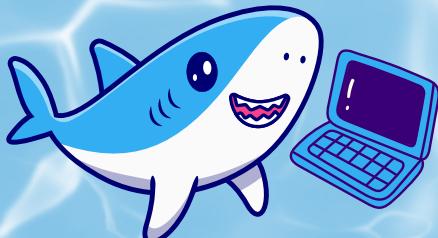
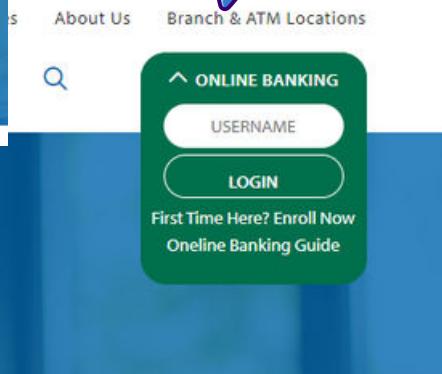


IN THE LOOP

The Quarterly Newsletter for Palisades Credit Union Members

Something Big is Coming!

A big wave of change is coming and rolling in a new look for Palisades Credit Union's website. PCU Online has had a major upgrade to better our online visuals and ease of use for our members. More streamlined webpages to help navigate products and services with concise corresponding information, such as helpful blogs for products and rate charts on all loan and interest-bearing account pages. A new stationary online banking button on the top right corner of the page of the site header and will be accessible on every page on our site. A condensed website menu to locate all Palisades products and services in the blink of an eye. And for quick access, at the bottom of every page will be all contact numbers and branch locations with their address'. We have modified our website to feed you all the necessary information with-out having to do much webpage surfing. January 8th will be the day the tide will bring in your new Palisades website presentation!



2024 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:

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.

James Brandt

Mr. Brandt has been on the Board of Directors since 1983, his previous positions 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.

Timothy Wiss

Mr. Wiss has served on the Credit Union's Supervisory Committee since 2013. He is a licensed attorney and member of the bars of the State of New York and State of New Jersey. Timothy graduated from Villanova University with a B.A., and received his J.D., with honors, from Syracuse University, with a certificate in National Security and Counterterrorism law. In 2023, Timothy was invited to serve on the Credit Union's Board of Directors, helping to fill a vacancy left by long-term volunteer, Dan Moran.

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 Saturday, March 2, 2024.

PFCU at RCC YouthFest

Palisades Credit Union took center stage at YouthFest, hosted by Rockland County youth Bureau, bringing in a wave of excitement! The PCU Crew made a meaningful impact by not only engaging the children in attendance with delightful giveaways but by also empowering parents with ongoing promos and ways to get their kids a kickstart for their financial future. Keep an eye out for Palisades at your next local community event.



INTERNATIONAL CREDIT UNION DAY

Palisades marked the significance of International Credit Union Day with a heartfelt celebration dedicated to our valued members.

Amidst the October festivities, we extended our gratitude by offering lunch to any member who visited our branches. Members were treated to hot dogs, refreshing beverages and an array of assorted snacks, all generously provided by PCU as a token of appreciation to all who make this credit union great! Mark your calendars to make sure you don't miss next year's International Credit Union Day!

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



@palisadesfcu



Palisades Credit Union



@Palisades_CU

MARK YOUR CALENDARS

Upcoming Holidays & Events



Monday, 1/15

Martin Luther King Jr. Day

Branches are closed in observance of holiday



Wednesday, 2/14

Valentines Day



Monday, 2/19

Presidents' Day

Branches are closed in observance of holiday



Sunday, 3/17

St. Patricks Day



Sunday, 3/31

Easter Day





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.
(Orangeburg closed Sat.)



Hours Of Operation

Member Contact Center:
845.602.4242

Toll Free:

800.438.7415

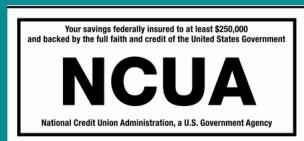
TAP:

845.602.3TAP OR
800.333.TAP3



Web Address

Palisadesfcu.org



Welcome to the team



Meet the newest member of the PCU team!

Izaaz Izzadeen - IT Specialist

Izaaz graduated from the University at Albany in 2022, with an undergraduate degree in Computer Science. Prior to joining he was an IT Specialist for Skyline Security Consulting, which worked with various credit unions in the Rockland and upper New Jersey Area. He looks forward to growing and taking on new challenges in his new position at the Palisades Credit Union.

John See - Consumer Loan Underwriter

John comes to Palisades CU with 15 years of banking experience. Most recently he was a Consumer Loan Underwriter at Heritage Financial Credit Union. He looks forward to assisting credit union members with their lending needs.

Ralph Forgacs - Financial Sales Representative

Ralph has over 8 years of experience in the banking industry and over 20 years of customer service. He looks forward to applying his knowledge and expanding that knowledge base with new opportunities at Palisades CU.

Rafael Rodriguez - Financial Sales Representative

Rafael joins Palisades CU with over ten years of financial and customer service experience. He takes pride in helping others and sharing knowledge. He looks forward to this new opportunity with the Palisades Credit Union family.

*APY = Annual Percentage Yield.
Federally insured by NCUA.

A SECURITY BLANKET FOR YOUR SAVINGS

CERTIFICATE OF DEPOSIT

7-MONTH OR 14-MONTH
5.25% APY*