



Spring 2026

# Neighbor to Neighbor

The Quarterly Newsletter for Palisades Credit Union Members

## CALLING ALL HIGH SCHOOL SENIORS

### Apply for our College Scholarship!

At Palisades CU, we believe in building stronger futures, and that starts right here in our community. We're proud to support college-bound high school seniors in Rockland and Bergen County as they take their next big step. Know a senior who's heading off to college? Encourage them to apply! Click the button below to get started, and don't wait — **the deadline to apply is Friday, May 1st.**

[Apply Today](#)

## ROOTED IN COMMUNITY

### Helping Students Make Strong Financial Decisions

We've had the pleasure of connecting with some incredible young people in our community lately! We recently visited students in Pomona Middle School's LPP program, where our Director of Retail Banking, Al, walked them through financial basics and how to start building a strong foundation for their future.



We also stopped by the Nyack Center to speak with members of their afterschool program — a wonderful nonprofit that supports children, teens, and families through year-round programming.

A heartfelt thank you to Assistant Principal Dr. Jean for welcoming us to Pomona Middle School, and to Executive Director Kim Cross for inviting us to the Nyack Center. We look forward to continuing these conversations and empowering the next generation with the tools they need to thrive financially!

## Annual Shareholder's Meeting

**Wednesday, May 27th at 5PM**

We welcome you to meet with the Board of Directors in person and voice any questions you may have! This year's meeting will be held at Clover Stadium:

**1 Phil Tisi Way  
Pomona, NY 10970**



### MAKING AN IMPACT

## Community Partnerships at Work

Palisades is a proud sponsor for the Center of Safety & Change! The center provides life-saving services throughout Rockland County to all. Thank you to the Center of Safety & Change for being there for anyone who needs a helping hand!



### YOUR VOICE MATTERS

## 2026 Board of Director Nominations

At Palisades Credit Union, all members have the right and the opportunity to volunteer for our committees and eventually serve on the Board of Directors. Once a year, PCU conducts a formal nominating and election process for our Board of Directors. This year,

the Palisades CU Nominating Committee has nominated the following 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 Credit Union 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.

**Greg Whalen**

Mr. Whalen retired from Pfizer in Pearl River, where he had been employed since 1990. Greg received his Bachelor degree in Chemistry from Mount Saint Mary College in Newburgh. His areas of work experience include 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.

**ABOUT NOMINATIONS**

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 Credit Union, One Blue Hill Plaza, PO Box 1529, Pearl River, NY 10965 and received by Friday, May 15th, 2026.

**REVIEW ROUNDUP**

Kind Words from our Members



*5-star ratings we've received on Google*

"I'm a current member [and] I was in the New City area today and I had to deposit some cash at the New City location and the experience was amazing. Very clean, the branch looks very nice, definitely will come here again if I'm in the area. Highly recommend; 5 stars."

- David B., New City branch

"I worked with Andre to get a Home Equity Loan. He was capable, polite, quick, efficient, and thorough. His communication during and even after the process was exceptionally good, and I cannot recommend Andre and Palisades Credit Union in Nanuet enough."

- James D., Nanuet

## Home Loan Offers

Whether you're applying for your first mortgage or tapping into your home's equity, we have an offer for you!

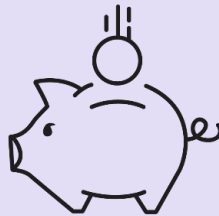
[See Details](#)



### First Mortgage

Up to \$2,000 toward your closing costs.<sup>1</sup>

[Apply Today](#)



### Home Equity Line of Credit

Flexible funds when you need them.<sup>2</sup>

[Apply Today](#)



### Fixed Home Equity Loan

Put your equity to work and earn \$500.<sup>3</sup>

[Apply Today](#)



## Holiday Closings

**Monday, May 25** - Memorial Day

**Friday, June 19** - Juneteenth

**Friday, July 3** - Independence Day (Observed)



### Locations

#### Nanuet 240

East Route 59  
Nanuet, NY 10954

#### New City

44 South Main Street  
New City, NY 10956

#### Orangeburg

16 Orangetown Center  
Orangeburg, NY 10962



### Branch Hours

**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*



### Contact

#### 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

<sup>1</sup>First Mortgage Offer: Credit applies only to eligible first fixed-rate mortgage or adjustable-rate mortgage loans. Minimum loan amount is \$250,000. Credit applied at closing and reflected on the Closing Disclosure. Credit cannot exceed actual closing costs. Eligible loans between \$250,000 – \$399,999 will receive a \$1,000 credit, \$400,000 – \$549,999 will receive a \$1,500 credit, and \$550,000+ will receive a \$2,000 credit. Loan must fund by 09/30/2026 to qualify for credit.

<sup>2</sup>Home Equity Line of Credit Offer: Minimum loan amount is \$25,000, maximum loan amount is \$500,000. HELOCs have a floor rate of 3.50% and a ceiling of 15.00%. After the introductory rate period, rates will adjust based on the Wall Street Journal Prime Rate. Closing costs are waived on credit lines up to \$250,000, additional conditions and geographic limitations may apply.

<sup>3</sup>Fixed Home Equity Loan Offer: Minimum loan amount is \$50,000, maximum loan amount is \$500,000. The \$500 rebate will be deposited directly after eligible loan is funded. Rates for this product are as low as 5.99%, subject to applicant credit, property details, loan term, and total amount financed. Closing costs are waived on loans up to \$250,000, additional conditions and geographic limitations may apply.



# Palisades

Credit Union

Contact Us



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Pearl River, NY 10965  
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