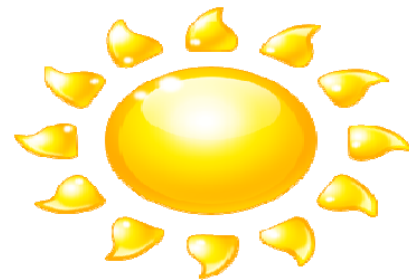


State & City Connection

Together We Thrive



Summer 2013

We Changed Our Logo & Now Our Website, but Never Our Ways...

Visit us online at www.statecs.org and see the new look and all the conveniences and ease added to our website.

Did you know that you can now apply for a Loan Online, Sign up for Home Banking, & e-Statements?

Check it out...your going to Love it!

*Tell us what you think of our new look! We would also like to hear any and all suggestions you may have!



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Reminders:



State C.S. will be closed ...

Independence Day
July 4th

Labor Day
Sept. 3rd.

Columbus Day
Oct. 14th

Veterans Day
Nov. 11th



Lower your current loan rate up to **2% APY Guaranteed!**

State C.S. will beat your current rate on loans at another financial institution, but even better, make *NO* payments for 60 days!

Just contact us for more details or apply on line.

Act today before this promotion goes away!



Offer is subject to credit union lending guidelines.

◆ Annual Percentage Rate as low as 1.99%

◆ Offer is *only* good for loans not currently financed through State CS.

**Promotion subject to change without notice. 3337

Rate Corner



Anything You Want, Baby!

Vacation, Retirement, Need Extra Cash,
Whatever your hearts desire...this may be the
loan for you!



3815

6.99% fixed rate and up to 36 months to pay!

Home improvement loan rates

***SLASHED* by 2%!**

Don't wait for a Home Equity Loan, when
you can get your cash the same day!

Now offering Darien Lake and Enchanted Forest Water Safari Tickets!

Great Savings!



Old Forge-Water Safari-Enchanted Forest

Members Ticket Price—\$24.00

(Saving up to \$7.19)

Darien Lake Theme Park

Members Ticket Price—\$30.00

(Includes \$8.00 for parking saving up to \$22.99)

4274

Awesome Discounts!



E-Statements—Sign up today and receive \$5.00



Help us GO GREEN! Sign up for E-Statements today!

It's our continued effort to cut back on paper statements & to reduce the cost of mailing. If you have not yet signed up contact one of us at either location or go to www.statecs.org & sign up today!! Just a reminder we do need your current email address.

Thank-you in helping us to **GO GREEN!**

***Sign up today and receive \$5.00 in your savings account!**



Member Appreciation



WE WOULD JUST LOVE YOUR COMPANY!

Come join us at the Eastern Blvd. Office on Thursday, August 8th
from 11am–2pm

It is our way of saying **THANK YOU** for being a part of the Credit Union family.

Lots of food, great conversation and free giveaways!

Drawing for lounge chair and table as seen in the lobby of both locations.

(The State Office Building location will be closed during this time.)

Education—Sign up for a free class

Do you know what your credit score is? Do you know why it is as high or low as it is? Do you know what steps you can take to improve your credit score?

If you answered “No” to any of these questions, you could definitely benefit from signing up for our FREE Credit Score class. We will tell you what factors are considered in determining your credit score, the things that negatively affect your credit score, as well as how to improve your credit score.

Where do you Rank?

**Classes will be held August 29th @ 3:30pm and 6:30pm.
Sign up today! Limited Space Available.**

Coming Soon: One-on-One Financial Counseling!

**Congratulations to
Jocelyn Tanner who
recently became a
NYS Certified Credit
Union Financial
Counselor!**

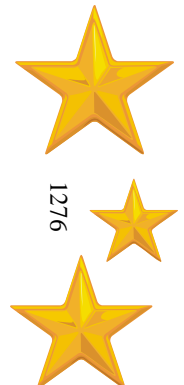
College



Did you know you can jump start your financial future right here at your local Credit Union? Your parents are already members so that is the **1st step**, now all you need to do is open your own savings account!

State C.S. offers:

- **Free** Checking Accounts & Debit Cards
- **Free** online banking & bill pay (for when your away at College)
- Share-Secured loans to help establish good credit!
- Friendly one on one service



Together We Thrive

State Office Building
4th floor
8:00-3:00 M-F
Phone: 315-785-2400
Fax: 315-785-2459

Eastern Blvd. Office
8:00-4:30 M-F
Phone: 315-785-2470



Scan ME!

3017

Download a QR scanner to your Smartphone, scan the image, and have our website right at your finger tips!

Does State CS have your current information?

Now is a great time to verify that State CS has your current address and phone numbers. If you've moved or think your information is **incorrect**, please take a few moments on your next branch visit to update your information.

Thanks for allowing us to serve your financial needs!

Feeling Lucky?

There are **8** member numbers hidden in this newsletter, find your number & win **\$25.00**. Just call either location & we will credit your account.

Good Luck!

*Thanks for
belonging to Our
Credit Union!*

Credit Bureau Fraud Department

EXPERIAN:
888-397-3742

EQUIFAX:
800-685-1111

TRANS UNION:
800-888-4213

Seven Tips to Fight Fraud...

- Immediately report lost or stolen cards to your Credit Union
- Cover the ATM pad when you are entering your number
- Don't reply to any email, text or phone request for your social security number, debit or credit account number or any other personal information.
- Shred all Credit & Debit card statements or financial documents before you throw them away.
- Before making purchases online with your Debit or Credit card, make sure the website is secure.
- Update your anti-virus and spyware software regularly.
- **Traveling? Let us know before you leave so there is no interruption in use.**



We do business in accordance with the Federal Fair Housing Law and the Equal