

State CS Employees FCU

State & City Connection

4018



MEMBER APPRECIATION HIGH PEAKS GETAWAY CONTEST

Enter for a chance to win a one-night accommodation at the High Peaks Resort located in the Heart of Lake Placid, NY.

Enjoy dinner and a night of relaxation for you and a guest compliments of State CS. overlooking the shores of Mirror Lake where the majestic high peaks huddle around your destination.

Convenience of shopping, dining and entertainment in walking distance.

Nothing like a relaxing night away from the realities of life and winter season...a chance to Celebrate Life!

The winner will be announced on March 4th. The Resort getaway arrival date is March 28th with departure on March 29th.

Visit www.highpeakresorts.com to find out more about your cozy Adirondack Retreat.

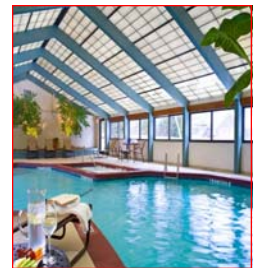
(Must be a member in good standing in order to enter. Limit one entry per member during contest period. Deadline for submission is March 3, 2014. Package deal worth \$300.00 is non negotiable and can't be redeemed for cash. Winner can extend their stay at their additional cost.)

MEMBER APPRECIATION HIGH PEAKS RESORT GETAWAY CONTEST

NAME _____

ACCOUNT # _____

PHONE # _____



Tax Season is Upon Us...Save time & Gas

Have your income tax refund electronically deposited.

All you need is your account number and routing number.

Savings account deposits ~ would be your member number.

Checking account deposits ~ your 14 digit number beginning with 1315

State CS's Routing Number is 221380949



WINTER 2014

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Enter to win \$500 in groceries !

State CS has partnered with Ameri-Coups, a local coupon website, which will provide two local drawings to win \$500 in groceries.

For more info go to americoups.com or contact us.



Will 2014 bring you
Financial Fitness?
Your Financial Health Matters...



Come in and warm up with a hot beverage and sit with Jocelyn to set up your Spending Plan.
(appointments appreciated) 4589
Let this year be the year for your Financial Success!

ATM CO-OP NETWORK CHANGE



State CS pays the cost to belong to the ATM CO-OP network which provides over 30,000 ATMs that you can use without paying a fee at the ATM. This is a Credit Union Cooperative. Recently AmeriCU announced that they are leaving the CO-OP. This means that effective February 10th if you use an ATM owned by AmeriCU you will pay a fee at the machine. You can visit www.statecs.org and look under Member Services for the tools to be used to locate an ATM near you. To offset the cost of belonging to this coop State CS will charge you a \$1.00 for any ATM use after four free uses. This fee does not get charged on an ATM owned by State CS.

Potential Debit Card Fraud—New Cards Were Issued



4110

We want you to know that State CS Employees values our members and is protecting their accounts with us. All members that have shopped at Target during the time period of November 27- December 15, 2013 have had new debit cards ordered. Although we are taking the steps necessary to protect the account that are part of this compromise we strongly encourage you to review your monthly statements every month for accuracy. If you are not already enrolled for Home Banking and would like access to your account online visit <http://statecs.org/sign-up/> to get signed up!!! It is being reported that customer's email addresses were also a part of the information hacked. If you receive an email requesting you to provide ANY of your personal or financial debit card information, this is a scam! **Financial institutions will not ask you to email or text account information.**

All Signs Lead to State CS.



Refinance Your Loan
with Us,

We Guarantee to

Lower Your Payment and
2 Months No Payments.

Annual Percentage Rate as low as 1.74%. Promotion subject to Credit Union guidelines and subject to change without notice. Offer is only good for loans not currently financed at State CS.



3373

3820

Holiday Debt Staring you in the face?



Transfer your high interest variable rate balances to a
fixed rate as low as 5.99%

Promotion subject to Credit Union guidelines for qualified borrowers and subject to change without notice.



Kiss Your Debt Goodbye!

Holiday Debt Regret?

*Hurry time is
running out!*



Cure your Holiday Hangover!

Holiday Loan Special Extended Holiday Helper Loan ... \$1,000.00 and No Credit Check!

Contact us for more details...





Having a hard time remembering your PIN?

TWO CONVENIENT LOCATIONS:

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
Fax: 315-785-2598

**Visit us online today
statecs.org**

Scan ME!

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



4588

Call Kayla at 785-2470 and she can assist you in changing your PIN to a number that you would like the PIN to be

Together We Thrive!

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Save the Date

50th Anniversary Annual Dinner

*Join us as we celebrate 50 Years on
Saturday, May 17, 2014 at Ryan's Lookout
You wont want to miss it!*



Feeling Lucky?

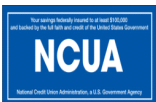
There are 8 member numbers hidden in this newsletter, find your number & win \$25.00. Just call either location & we will credit your account.

Good Luck!

Thanks for belonging to Our Credit Union!

State C.S. will be closed ...

President's Day Feb. 17th.
Memorial Day May 26th.
Independence Day July 4th.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.