



Are you ready?

We can help!



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\$600.00 No Credit Check

Loan 10.99% APR

Must be a member in good standing. \$35.00 Processing Fee. 4653
Contact us for more details...



It may be nippy out...

Our Home Improvement Rates are Hot!

with rates as low as **4.99% APR**

WHY WAIT for A Home Equity Loan when you can receive your cash same day?



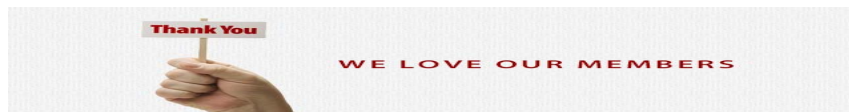
1792 Promotion subject to Credit Union guidelines for qualified borrowers and subject to change without notice.



Member Appreciation

Congratulations to Peg Perl winner of \$500.00

Membership has it Perks Contest



2014 Holiday Hours

Both offices will **close** at **12pm** on Nov 28th,

Dec 24th & 31st

Both offices will be **closed** on

Oct 13,

Nov 27th,

Dec 25th

Jan 1st



Leaves Aren't The Only Thing Falling...



Check out our new Snowmobile rates
1% off our already low rates

4115

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

Don't let your winter memories pass you by...

Congratulations to our Scholarship Winners!

The winners of the \$500.00 high school scholarships were:

Alan Disbro & Nick Netto

Great job and best of luck in your future endeavors!



"A Penny Saved is a penny earned"

Benjamin Franklin

4371

2014 Holiday Skip-A-Pay

Account# _____ Loan# _____ Payment \$ _____

Account# _____ Loan# _____ Payment \$ _____

Account# _____ Loan# _____ Payment \$ _____

*You may skip **EACH** loan, in good standing **ONLY ONCE** during the skip-a-pay promotion

Circle which month that you want to skip, choose one: **October** or **November** or **December**

*Excludes Credit builders, Christmas loans & New loans with the 1st payment due.

*By signing this form, you agree to amend the terms of your original agreement & to repay the entire unpaid balance & accrued interest. A **\$35** processing fee **per loan** will be automatically deducted from your Share Savings Account. If funds are not available in the Share Savings account, you must pay the processing fee before you can Skip-a-Payment. Payments made through payroll deduction or Direct Deposit will be deposited into your Share Savings Account on the 15th of the month that you are skipping.

Your Signature _____ Date _____

Joint Signature _____ Date _____

Contact Phone Number _____

*The leaves may turn to gold but
the green will stay in your wallet...*

Refinance your loan with us,

We guarantee to lower your payment &

You can choose to have 2 months no payment!

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



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**"Money doesn't
make happiness, it
buys it already
made"**

Anonymous



Borrow Smart Save Smart

1% off our low rates on your next

new or used vehicle purchase

Contact us for more details...

A Special Thank You...

We would like to thank you for attending our
50th Anniversary Annual Dinner.

We were so pleased that we got to share the
occasion with so many of you.

Thanks Again! 4181



Bank on your schedule, not ours...

Manage your finances Online at

www.statecs.org

Banking made easy!



*No More Bankers Hours
with Online Banking*

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

State CS Employees FCU

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



Scan ME!

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



Having a hard time remembering your PIN?



Call Kayla or Mindy at 785-2470, they can change your PIN (*Personal Identification Number*) to a number you prefer.

Visit US on the Web @ statecs.org



Did you know...



State CS will be offering a Budgeting Blueprint Class

This class will offer you the tools necessary for establishing a budget, in order to build a solid financial foundation for your future. 1494

Contact Jocelyn Tanner our NYS Certified Credit Union Financial Counselor to reserve your seat. Hurry, space is limited.

Thursday, Oct. 23rd 5pm

or

Saturday, Oct. 25th at 10am

Six Warning Signs of a Financial Problem

1. More than 20% of your monthly net income is going to pay back credit cards and other loans (excl. mortgages)
2. You're borrowing money to make payments on loans you already have.
3. You're frequently at, near, or over the limit on your credit cards.
4. You're paying only the minimum required on your credit card bill.
5. You're bills are late or putting off your visits to the doctor because you don't think you have enough money.
6. You're working overtime or a second job just to cover food, housing, and other expenses.



Feeling Lucky?

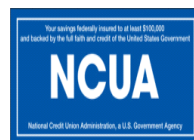
There are 8 member numbers hidden in this newsletter, find your number & win \$25.00. Just call either location & we will credit your account.

Good Luck!

If you're maxed out and don't know where to turn, don't be won over by credit repair service ads. **You have much better avenues:**

- Your credit union—Ask if someone there provides one-on one credit counseling to get your finances in order. (Ask for Jocelyn at (315) 785-2470) 4273
- The National Foundation for Credit Counseling (NFCC) - The NFCC in Silver Spring, Md., has nonprofit Consumer Credit Counseling Service (CCCS) affiliates around the country ready to help you get back on track from financial difficulty. To locate the nearest CCCS office, call 1-800-388-2227 or visit nfcc.org. *Fundamentals of Personal Finance, CUNA*

Thank you for belonging to Our Credit



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

