

STATE CS EMPLOYEES FEDERAL CREDIT UNION WINTER 2020 NEWSLETTER

Holiday Hours

Both Offices will be closed on:

**Monday,
February 17th** in honor of Presidents' Day



State CS is pleased to congratulate Jacqueline Ramirez as the newly appointed CEO of the Credit Union and we wish Theresa Eassa all of the best in her future endeavors!

Together, the Credit Union looks forward to continued growth and providing new products and services to YOU, our valued members.

Feeling Lucky?

There are **6** member numbers in this newsletter.

Locate your member number and win **\$25.00**.

Give the credit union a call and your share account will be credited.



Together We Thrive.

Routing Number:
221380949

Tax Season is happening now, here is our routing number so you can have your return direct deposited into your account.

Call and verify your member number for accuracy

New Year

Financial Resolutions

What are your financial goals for 2020? Are they written? Do you have a plan? Are your goals measurable?

State CS is committed to your success! Call and schedule an appointment with a Financial Service Representative. You will receive a **free gift** to help you measure your success throughout the year.

4614



One Team, One Goal, One Mission
*Introducing our newest Financial Service Representative,
Lisa Goutremout.*

Lisa has been in the financial industry for 14 years. Lisa has lending and customer service experience and is currently working to become a certified Financial Counselor. Stop in today!

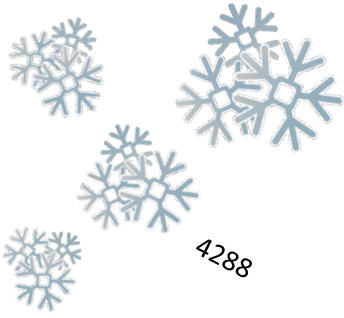


Topics that can be discussed with a Financial Service Representative during your scheduled appointment.

Financial Goals
Budgeting & Tracking
Measure & Redefine

407





4288

"A New Year Brings New Changes!"

Stop in and check out the new changes happening to our Eastern Blvd. and Washington St. locations!



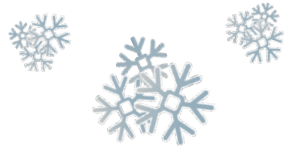
Did You Know?

Credit card debt grew from \$1.4 Billion in 1997 to over \$1 trillion in 2008.

5384

LUCKY SAVERS

State CS wants to reward you for saving! When you participate in the Lucky Savers Save to Win program, you open a 12-month Lucky Savers share certificate with at least \$25.00, you will be entered to win monthly and quarterly cash prizes. Each additional deposit of \$25.00 gives you more chances to win! Members can earn up to 10 entries per month, so the more you save, the more chances you have to win. Every \$25.00 deposit in your Lucky Savers Save to Win account is another chance to win \$100 monthly and \$5,000 quarterly prizes. Nothing to lose and everything to win!



Paying off Christmas debt?

Our low interest rates may help.

How much can you save by consolidating your debt? Ask one of our financial advisors.

Take control of your finances today!



1404

Unsecure rates as low as 6.99%, plus relationship discounts may be available!



Home Equity rates as low as 4.75%



Your before and after may be within reach.

Apply for a **Home Equity** today and take advantage of our **low rates!**

The **camper show** is right around the corner. State CS can have you pre-approved before you go.

NYS Fairgrounds Syracuse, NY
Thurs, Mar 5, 2020 at 10am – 9pm
Fri, Mar 6, 2020 at 10am – 9pm
Sat, Mar 7, 2020 at 10am – 9pm
Sun, Mar 8, 2020 at 10am – 5 pm

Start planning your camping trip today!

935

Wratten Trailer Sales are having their RV and camper show, starting **April 30th through May 3rd!**

Wratten Trailer Sales Adams, NY
Thurs, Apr. 30, 2020 at 8am - 6pm
Fri, May 1, 2020 at 8am - 6pm
Sat, May 2, 2020 at 8am - 5pm
Sun, May 3, 2020 at 10am - 4pm
Get Your Pre-Approval Today!



Looking to **earn more?**

Still available are the Certificate of Deposits; Earn up to **3% APR.**

Contact us for more information, or online at **statecs.org!**

