

NEWSLETTER

Winter 2022

2811



**This New Year,
Resolve to Save
(and Earn) More**

HOLIDAY CLOSINGS

Monday, December 26

Christmas Day (Observed)

Monday, January 2

New Years Day (Observed)

If your New Year's Resolution is to save more money, we can help you make that happen! Choose from our high-yield Money Market, where you can earn up to 2.27% APY* while keeping the freedom to access your cash if needed. Or, commit to keeping your savings on deposit for a specific term, and earn more with a Share Certificate. Currently, we're offering 3.45% APY* on a 24-month Certificate. Stop by either location, call us or visit statecs.org to open your account.

Follow Us on Social!



**If you find your member number
in this newsletter, call us and we'll
deposit \$25 into your account!**

Slide Past Your Next Loan Payment!



Give yourself the gift of extra cash by taking advantage of our winter Skip-a-Pay. You may skip one monthly payment, for each eligible loan, for a \$40 processing fee per loan. To request, complete the form linked from the Skip-a-Pay banner on the home page of our website.

Protect Yourself From Fraud!



Now, more than ever, it's important to protect yourself from fraud. Here are some tips you can follow:

- Enter your personal information only on secure websites. Look for a "lock" on the browser or "https" at the beginning of the website address to ensure the site is secure.
- Don't respond to text messages or emails asking you to provide any personal information.
- Do not open emails or text messages if you don't recognize the sender's name. When in doubt, delete!
- Change your passwords regularly. Use a combination of uppercase and lowercase letters, numbers and special characters. If possible, try not to use the same password for multiple websites.
- Be mindful of promotional scams. Identity thieves are likely to use text messages, phony calls and social media to gain your personal information.

****Information provided by a FinCen advisory****

*APY = Annual Percentage Yield. Rates are subject to change.



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PASS IT ON...

Earn a \$10 Gift Card When You Refer a Friend to State CS!

Refer a friend, co-worker or family member to join State CS and you could earn a \$10 gift card! If you refer five friends, you can choose from a selection of bonus rewards (including a 1% loan discount or \$25 deposit). Restrictions apply, find details at <https://statecs.org/refer-a-friend/>.

We are proud to serve Clinton, Franklin, Jefferson, Lewis and St. Lawrence county residents who are: Immediate Family of a State CS Member; a New York State Civil Service Employee; a City of Watertown Employee, a Watertown City School District Employee; or a retiree of those employers.

PUT YOUR HOME'S EQUITY TO WORK!

WITH A STATE CS HOME EQUITY LINE OF CREDIT

4190



A HELOC is a revolving line of credit that lets you borrow funds based on the equity you have in your home. You have 5 years to draw against your line and can use for an emergency fund, home repairs, vacation, debt consolidation or any other expense.

Ask us for details, or submit an application online.

Meet Santa

Join us at the Eastern Blvd. branch on Thursday, December 8, at 3:30 to meet Santa. There will be free presents for kids, refreshments for all ages and an opportunity to take your own photos with Santa.



Angel Tree

Beginning November 17, we will be hosting an Angel Tree to help provide gifts for our neighbors in need this holiday season. You may select "Angel" tags from the tree; which will include the child's name, age and gift request. Tags and **unwrapped gifts** must be returned to either location by December 9.



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