

NEWSLETTER

593

Winter 2023



CHRISTMAS LOANS

HOLIDAY CLOSINGS

Monday, December 25
Christmas Day


Monday, January 1
New Years Day

Put a little extra jingle in your holiday season with a limited-time Christmas Loan from State CS. Borrow up to \$3,000, for up to 18 months, at rates as low as 7.99% APR.* Learn more and apply online at StateCS.org/Holiday.

*Subject to loan approval. Rate includes 0.50% discount for an active State CS Checking account and Debit Card, and automatic loan payments. Offer ends Dec. 22, 2023. \$3,000 loan for 18 months at 7.99% APR = payments of \$177.41.

Follow Us on Social!

 @statecsefcu

 @statecsefcu **3157**

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

Focus on the Festive - Skip Your Next 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!

As fraudulent transactions are on the rise; here are a few tips to help keep your funds safe:

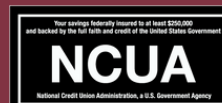


- Make sure to keep your address, email and phone number up to date with the Credit Union.
- Do not write down your debit card number or PIN, or share it with others.
- Notify the Credit Union immediately if you identify suspicious transactions on your account.
- Don't respond to unsolicited emails, calls or texts asking for account or debit card numbers.
- Only log into online banking from our official mobile banking app or website at statecs.org.
- Keep your phone locked. Use fingerprint or face ID if available, and enable screen lock settings.
- Look for the lock button and "https" at the beginning of each website url before shopping.
- Use secure Wi-Fi. It's best not to use public Wi-Fi at all, especially when banking online.

 info@statecs.org

 statecs.org

 (315) 785-2400



Protect your debit card with **real-time control.**

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Take advantage of unprecedented, real-time control over your debit card through your smartphone or tablet. The State CS CardNav app adds another level of security to your cards by letting you decide how and when they can be used, and alerting you when any types of transactions you specify take place. You can even use our CardNav app to:

- Control where, when and how your cards are used
- Turn cards on and off instantly from the app
- Limit spending amounts to reach budget goals
- Restrict types of purchases made



Download the State CS CardNav app from the App Store or Google Play today!

Meet Santa

Join us at the Eastern Blvd. branch on Thursday, December 7, from 3:00 - 4:30 to meet Santa. There will be hot cocoa, sugar cookie decorating and the opportunity to take your own photos with Santa.



State CS Angel Tree

We have partnered with the Community Action Planning Council of Jefferson County to provide gifts for neighbors in need this holiday season. You may select "Angel" tags from the tree in either branch; which include the child's name, age and gift request. Please return tags and **unwrapped gifts** by December 13.



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