

Shared Interest

FALL 2009

BACKPACKS DONATED TO LOCAL SCHOOLS AS PART OF CREDIT UNIONS CARE FOR KIDS



Earlier this year, branches sold adorable stuffed frogs for *Credit Unions Care for Kids*, the annual statewide community involvement program of the Credit Union Association of New York. The *Credit Unions Care for Kids* program has been making a difference in the lives of thousands of children in communities throughout New York State since 1995.

With last year's overwhelmingly positive response from our member school districts, the Credit Union has once again elected to use the money raised to provide "Back to School" backpacks filled

with essential school supplies to underprivileged students in our member school districts. Over 30 backpacks have been awarded throughout Albany and Rensselaer counties.

Because of the Credit Union's involvement with area school districts, through partnerships to provide financial services to their employees, the Credit Union understands how important these essential items are to provide a well-rounded and positive educational experience for children.

Calendar

October 9-18 - Member Appreciation
 October 13 - Columbus Day - Closed
 November 11 - Veterans Day - Closed
 November 26 - Thanksgiving Day - Closed
 December 24 - Reduced Hours - 9am-2pm
 December 25 - Christmas Day - Closed
 December 31 - Reduced Hours - 9am-2pm
 Jan. 1, 2009 - New Year's Day - Closed

Hours

Mon. - Thurs. 9:00am to 4:30pm
 Friday 9:00am to 6:00pm
 Saturday 9:00am to 1:00pm

Contact Us - Drive-up Teller Windows and 24hr. ATM's at both locations!

150 Defreest Drive
 Troy, NY 12180
 (518) 286-1611
 fax (518) 286-2778

325 Washington Ave. Ext.
 Albany, NY 12205
 (518) 456-1611
 fax (518) 456-4150

Email - ssfcu@schoolfcu.com
 Website - www.school-systems.com

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(518) 456-1611, option 6.

Virtual Branch / BillPay

Go to www.school-systems.com and follow the link to home banking.

CO-OP ATM NETWORK

Your ATM/Debit card is surcharge-free at over 25,000 ATM's nationwide. Visit our website and enter your zip code (or one you're traveling to) for a listing of ATMs!

Professional Planning Group

Thomas Lovell (518) 869-0498

Enterprise Car Sales

(518) 383-3662
www.enterprisecarsales.com



WHY 186 MILLION PEOPLE WORLDWIDE CHOOSE CREDIT UNIONS - CELEBRATE MEMBERSHIP WITH US OCTOBER 9 - 18, 2009



On October 15, credit unions members around the world will join together to celebrate International Credit Union Day and this year's theme: *Your Money. Your Choice. Your Credit Union.* Do you remember why you chose School Systems Federal Credit Union to be your financial services provider? It may be among many reasons shared by the 186 million people in 97 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during even the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At School Systems FCU, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 53,000 credit unions worldwide. For over a week October 9-18, we'll join credit unions and their members around the world to celebrate with food, fun and prizes.

Check out our web site www.school-systems.com for more information about International Credit Union Day and our Member Appreciation Week and celebrate the credit union difference with us.

HOLIDAY CLUB NOTICE

Members with Holiday Share Savings Accounts (10) will see their annual transfer of funds into the Share Draft Checking Accounts (75, 77, or 78) as of September 30. Members who do not have a Share Draft will see funds transferred to their Regular Share Savings Account (01).

ANNUAL MEETING MARCH 18, 2010

Join us for our annual meeting March 18, 2010. Agenda includes the election of our Board of Directors and the presentation of scholarships and grants. If interested in running for our Board of Directors, please contact Mark Hatfield at 518-286-1611.

In This Issue:

GO GREEN WITH US...
 SIGN UP FOR
 ESTATEMENTS TODAY

2

SCHOOL SYSTEMS FCU
 PRIVACY NOTICE

2

IMPORTANT VISA CREDIT
 CARD ANNOUNCEMENTS
 AND REMINDERS

3

SCHOLARSHIPS FOR
 HIGH SCHOOL SENIORS
 AVAILABLE SOON

3

ALREADY A COLLEGE
 STUDENT? APPLY
 FOR A GRANT

3

BACKPACKS DONATED
 TO LOCAL SCHOOLS AS
 PART OF CREDIT UNIONS
 CARE FOR KIDS

4

DO YOU KNOW TOM?

4

DO YOU KNOW TOM? IF NOT, YOU SHOULD!



Thomas R. Lovell, MS
 Certified Financial
 Planner

Tom is *YOUR* Credit Union Financial Planner.

With twenty-two years experience assisting educators and professionals, Tom is uniquely qualified to help get your financial life on track. Tom specializes in Retirement, Investment and Insurance planning.

Contact a Member Service Representative for more details at 518-286-1611 (Troy) or 518-456-1611 (Albany).

Securities offered through Cadaret Grant & Co., Inc. Member FINRA/SIPC., PPG and CG are separate entities. Securities and/or insurance products **not insured by FDIC/NCUA or any government agency. May lose value. Not a deposit of or guaranteed by any bank, Credit Union or any affiliates.** Licensed in AZ, CA, CO, CT, GA, ID, MA, ME, NC, NH, NJ, NY, PA, VA, VT and WY.

Insurance products available through most New York approved companies.



GO GREEN WITH US . . . SIGN UP FOR eSTATEMENTS TODAY!



If you're a School Systems FCU member, you can elect to receive your periodic statements electronically with our secure eStatement service. This FREE option provides secure, anytime, anywhere access to your statements via the internet. Sign up today through Virtual Branch by selecting eStatements from the Self Service menu.

If you're not already a Virtual Branch member, you can easily enroll online for Virtual Branch to view your account history, make transfers and more by visiting our website and following the link to Home Banking then click the button to Enroll Online. Once you have access, you can then proceed to the Self Service menu and select eStatements, too.

Your Benefits

- 24/7 access to your statements through Virtual Branch
- Automatic emails sent each time a new statement is available
- Up to 6 months of statements available for research
- Easy online enrollment
- Secure 129-bit encryption and SSL technology
- Eliminates paper files and misplaced mail

SCHOOL SYSTEMS FCU PRIVACY NOTICE

School Systems Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing to other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information that we provide them.

Information We Collect and Disclose About You

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, to conduct the operations of our credit union, to follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with School Systems Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

IMPORTANT VISA CREDIT CARD ANNOUNCEMENTS AND REMINDERS

VISA CREDIT CARD ONLINE ACCESS - SIGN UP TODAY!

As many of you know, School Systems FCU underwent a successful conversion (thanks to the patience and cooperation of our members!) to a new credit card processor earlier this year. The Credit Union is pleased to announce that part of our conversion has given us the ability to offer online access to your credit card information through a new website. Enjoy the convenience of 24 hour access to your credit card account where you can view account balances, statement history, recent transactions, pay your bill and more!

To sign up for Online Access, visit the website below. Click the button for ENROLL. You will need your VISA Credit Card number to begin.

VISIT: <https://onlineaccessplus.com/oa/school-systems/home.htm>

BILL PAYMENT MAILING ADDRESS

Members who choose to pay their bill by mail may select one of two convenient options for their Visa Credit Card payments as listed below. Please make note that if you mail the payment directly to the processor (lockbox) that this address is new as of the conversion. Please make sure that your records reflect this new mailing address.

OPTION 1 - Mail to main branch: School Systems Federal Credit Union
150 Defreest Drive
Troy, NY 12180

OPTION 2 - Mail to lockbox: School Systems Federal Credit Union
P.O. Box 2711
Omaha, NE 68103-2711

PAY YOUR BILL THROUGH VIRTUAL BRANCH

The easiest and fastest way to pay your SSFCU Visa Credit Card bill is through Virtual Branch. On the Overview tab, simply perform a Quick Transfer. Select the account you wish to transfer from in the "From" drop-down and then select your Credit Card in the "To" drop-down. Type in the amount and click Transfer. You can also create a scheduled transfer within the BankIt tab so that your payment will automatically transfer based on criteria you select.

SCHOLARSHIPS FOR HIGH SCHOOL SENIORS AVAILABLE SOON!

School Systems FCU is presenting college-bound high school seniors with the opportunity to compete for credit union, statewide and national scholarships. Deadlines and details regarding each of the scholarships will be available in branches and on our website www.school-systems.com after October 1st.

Patricia A. Gee Memorial Scholarship

At least one \$1,000 scholarship awarded by SSFCU to a member or family member of a current SSFCU member.

Credit Union Association of New York (CUANY) Scholarship

Scholarship Program offered by CUANY that is open to high school seniors that are members of SSFCU.

Education Exchange College Grant

National scholarship program with over \$50,000 awarded nationally. Open to members and family members of SSFCU members.

ALREADY A COLLEGE STUDENT? APPLY FOR A GRANT!

Because we know how expensive your education can be, School Systems FCU and Professional Planning Group also offer educational grants to currently enrolled college students pursuing undergraduate or graduate study. Deadlines and details regarding each of the grants will be available in branches and on our website www.school-systems.com after October 1st.

School Systems FCU Academic Grant

At least one \$500 grant awarded by SSFCU to a member of the credit union.

Professional Planning Group Academic Grant

At least one \$500 grant awarded to by Professional Planning Group to a member of SSFCU pursuing a degree in business or finance.