

# It's time.



## IRA time.

Don't let this year go by without making a contribution to your Individual Retirement Account (IRA).  
You'll thank yourself later.



### MEET WITH YOUR FINANCIAL SERVICE REPRESENTATIVE!

I hope you'll take this opportunity to discuss your retirement needs and goals with me.

Sincerely,  
**Thomas R. Lovell, MS, CFP**

Contact a branch for details or call directly to 518-869-0498.

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#### WHAT DO CROOKS DO WITH YOUR PERSONAL INFORMATION?

- Go on spending sprees with your credit/debit account numbers
- Change mailing address on your credit card accounts
- Take out loans in your name
- Establish phone service in your name
- File for bankruptcy in your name to avoid paying debt
- Give your name during an arrest

### Calendar

April 19-25 National CU Youth Week  
May 25 - Memorial Day - Closed

### Hours

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

### Contact Us

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](mailto:ssfcu@schoolfcu.com)  
Website - [www.school-systems.com](http://www.school-systems.com)

### PAT

(518) 456-1611, option 6. Follow the voice prompts to conduct your transactions!

### Virtual Branch / BillPay

Go to [www.school-systems.com](http://www.school-systems.com) and follow the link to home banking.

### Professional Planning Group

Thomas Lovell (518) 869-0498

### Enterprise Car Sales

(518) 383-3662  
[www.enterprisecarsales.com](http://www.enterprisecarsales.com)

### Members Homeowners & Auto Insurance

(800) 380-9287



# Shared Interest

## SPRING 2009

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## THE MAGIC OF SAVING AT THE CREDIT UNION

THE MAGIC OF SAVING CREDIT UNION YOUTH WEEK IS APRIL 19-25

Hocus-pocus—my money grew! Well, maybe it's not that easy to save, but by teaching kids from a young age, it can be. As they grow to tweens and teens, they'll have one of the most difficult aspects of saving under their belt—being consistent.

Here are just a few examples to help teach kids of different ages about the magic of saving:

\* Have young children—preschool age—sort different types of money into piles by color and size.

\* Play grocery store or credit union/bank. Help them use a pretend cash register.

\* At the grocery store, let kids of all ages help you shop. Teach them how to comparison shop—for example, show them that for every \$4.99 box of cereal, there may be similar brands on sale for half as much.

\* As kids get older, share sales receipts and bills that you receive for items or services you've purchased for them.

\* If you decide to pay your kids an allowance, don't just establish one as parents. Sit down with them and discuss allowance amounts and what they should use their allowance for. The amount is your call, but allow them input. One idea is to have children set aside part of their allowance for spending, part for saving, and part for sharing. Clarify what you'll pay for and what they should be responsible for. For example, when you're at the movies, maybe you agree to pay for a small drink and popcorn, but the Milk Duds are on them.

\* Show children what compounding interest means. Explain that as kids save, they're constantly earning dividends on their savings—on top of that, they're earning dividends on their dividends.

\* As kids reach high-school age, clarify what you will pay for and what your children are responsible for. For example, your kids may want the newest style of tennis shoes that come with a really high price tag. Establish what you'd pay for athletic shoes—say, \$50. If they still want the more expensive pair, have them make up the difference. Often, once the responsibility of paying for items is on kids, the latest, greatest fashions aren't so important.

Join us this year as we celebrate National Credit Union Youth Week from April 19-25. Our theme for 2009 is "The Magic of Saving." We have a lot more ideas to help you raise financially savvy kids.

Get your kids started right financially and see how many bunnies—we mean monies—they can pull out of their hats.

Stop by during Youth Week for fun and prizes and educational materials to help you and your children to better understand and manage your finances.

For more information, visit our website [www.school-systems.com](http://www.school-systems.com) or contact us at 518-286-1611.




**Spring It On!**  
Used Auto Sales Event

School Systems Federal Credit Union Members:  
Get Rates As Low As **2.50% APR<sup>1</sup>**  
For Up To 60 Months!  
Upon used vehicle purchase from Enterprise Car Sales.

**Saturday, May 2, 2009 • 9 a.m. - 4 p.m.**

Call 518 456-1611 to get pre-approved by School Systems Federal Credit Union today and receive a \$50 gas card<sup>2</sup> upon purchase from Enterprise Car Sales!

Visit us at Enterprise Car Sales:  
Clifton Park, NY  
1637 Rte. 9  
518 383-3562




APR Annual Percentage Rate. Rates as low as 2.50% APR for up to 60 months. 100% financing available including Tax, Title and License Financing for qualified School Systems Federal Credit Union members. Not all loans will qualify. Actual rates may vary based on creditworthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 5/2/09 only. \*\$50 gas card will be issued 30 business days after purchase of vehicle. Offer valid only on Enterprise vehicles purchased 5/2/09 and financed through School Systems Federal Credit Union. Offer valid when a New Repurchase Agreement is provided. No cash advance. Cannot be combined with any other offer. Not valid on previous purchases. The 100% financing and 100% financing loans, non-finance services, are trademarks of the Ontario Bank and/or Company. All other trademarks are the property of their respective owners. © 2009 Enterprise Car Sales Company. 50226 1142 0008 01

Preview the great selection of used vehicles at [cuautodeals.com](http://cuautodeals.com).

**FROGS ARE JUMPING AT SSFCU - TAKE ONE HOME TODAY TO HELP LOCAL CHILDREN IN NEED!**

An army of cuddly amphibians have arrived at School Systems FCU. Adopt one today to benefit a child tomorrow. It's all part of Credit Unions Care for Kids, the annual statewide community involvement program of the Credit Union Association of New York, designed to raise money for children's charities across the state.

"Finnegan," this year's mascot, is a soft, plush "pully pal" frog with adjustable/poseable arms and legs, and he's just waiting to leap into your arms and be loved for a \$6.00 donation.

To raise additional funds, the credit union is also offering donor acknowledgement cards for \$1.00. These "mini-posters" are available for those wishing to help on a different level. Donors may write their name(s) on recognition cards, which are placed on the credit union's "wall of honor" with all those who have contributed likewise.

Because of the success of our Backpacks program last year, the credit union has decided to designate all funds raised through the Care For Kids program this year towards the same initiative. Last year, the credit union purchased 20 backpacks and filled them with essential school supplies. Once filled, the bags were donated to area schools and given to underprivileged students to help them get a good start back to school in the Fall.



**Our Visa Check Card Disclosure has been updated! Please visit our website for to view the new disclosure or request a printed copy from one of our branches.**

**SPRING CLEANING - SOME IDEAS FOR YOUR SSFCU ACCOUNTS**

Every year we all do some spring cleaning around our homes, and now is as good a time as any to take a look at your credit union accounts to ensure that everything is in order. Here are some important tips to keep in mind:

**Address Changes**

Please make sure that you update your address with the credit union if you have or are planning to move. Address changes must be done in writing, either in person, sent by mail or faxed to the credit union.

For those members who have more than one residence during the year, or if you will be out of town for a few months, we offer the ability to add an **Alternate Address**. You can provide us with this information in person, by fax or in writing to ensure your statements and other information will be delivered to the correct address.

**PLEASE NOTE:** For security reasons, most credit union mail will not forward if you have filed a change of address with the post office. Mail is returned to the credit union and a \$2.00 fee per mail piece is assessed to your account.

**Direct Deposit / Automatic Payments**

When you authorize a third party to deposit funds into your account, or to take payments from your account you must provide them the proper information in order to avoid delays in the transactions being posted or being returned. You should provide the company with YOUR MEMBER NUMBER (do not include the share type) and the credit union's routing and transit number 221382358.

**Virtual Branch / BillPay**

Perform transactions from the convenience of your own home or anywhere there is internet access - virtually 24/7 - visit [www.school-systems.com](http://www.school-systems.com) and follow the link to Home Banking.

**E-Statements**

Go green with us and receive your School Systems FCU account 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 BankIt menu.

**PAT (Personal Automated Teller)**

Perform transactions by telephone using PAT, your personal automated teller virtually 24/7 - call 518-456-1611 and choose option 6.

**Over 25,000 ATM's Nationwide Are Surcharge-Free!**

Access over 25,000 ATMs nationwide using the Co-Op ATM network. Visit our website and enter your zip code to find the locations nearest you. Or if you're planning to travel, search by your destination address and find participating ATM's to avoid paying high cost ATM fees.

**Make Deposits At Price Chopper Locations**

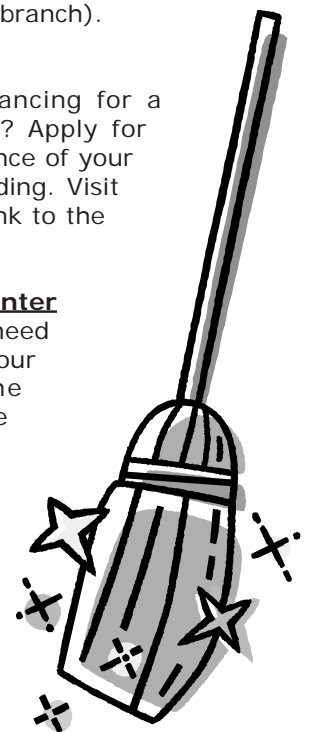
Can't make it to a branch? Using a School Systems FCU ATM or Debit Card, you can make deposits at area Price Chopper locations (deposits at Price Chopper are considered an ATM deposit and may experience a longer hold than those in branch).

**Virtual Lending**

Looking for a new car, financing for a vacation or spring wedding? Apply for your loan from the convenience of your own home using Virtual Lending. Visit our website and follow the link to the Loan Application.

**Virtual Branch Business Center**

We have all the tools you need to build your business! Visit our website and select the Business Center on our Home page. Our solutions include: payroll services, A/R financing, A/R management, equipment leasing, merchant processing, SBA approved loans, rapid check-2-cash, private label credit cards and more.



**IMPORTANT INFORMATION REGARDING YOUR VISA BRANDED DEBIT CARD**

We allow non-VISA debit transaction processing. This means you may use your VISA Check Card on a PIN-Debit Network (a non-VISA network) without using a PIN to authenticate your transactions. The non-VISA debit network for which such transactions are allowed is NYCE.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possible via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived for an existing relationship with you instead of through the use of a PIN.

You understand and agree that the terms and conditions of your agreement with us relating to VISA debit transactions do not apply to non-VISA debit transactions. For example, the additional limits on liability (sometimes referred to as VISA's Zero Liability program), \$50.00 loss cap, provisional credit policies and the streamlined error resolution procedures offered on VISA debit card transactions are not applicable to transactions processed on a PIN-Debit Network.