

Shared Interest

SUMMER 2008

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Calendar

July 4 - Independence Day - Closed
September 1 - Labor 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
Website - 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 and follow the link to home banking.

Professional Planning Group

Thomas Lovell (518) 869-0498

Enterprise Car Sales

(518) 383-3662
www.enterprisecarsales.com



ATM SAFETY TIPS - continued from page 1

- When using an ATM at night - especially in a potentially unsafe area - it is wise to take another person along with you.
- Do not use an ATM that appears unusual or offers options that you are not familiar with or uncomfortable with.
- Do not count your cash at the machine or in public. Wait until you are in your vehicle or another secure place.
- Closely monitor your bank statements and balances, and be sure to report any problems to the credit union immediately.

BE ALERT

- Know your surroundings and take note of anyone near the ATM or sitting in a nearby vehicle. Maintain awareness throughout your transaction.
- If someone makes you "uneasy", do not withdraw cash. Terminate your transaction and leave the ATM area immediately.

ACCESS YOUR CREDIT UNION ACCOUNTS IN SO MANY DIFFERENT WAYS!

- Perform transactions in person at either of our two convenient branch locations - both now have drive-up teller windows!
- Perform transactions from the convenience of your own home or anywhere there is internet access - virtually 24/7 - visit www.school-systems.com and follow the link to Home Banking.
- Perform transactions by telephone using PAT, your personal automated teller virtually 24/7 - call 518-456-1611 and choose option 6.
- Access over 25,000 ATMs nationwide using the Co-Op ATM network. Visit our website to find the locations nearest you, or if you're planning to travel and avoid paying high-cost ATM fees.
- Make deposits at area Price Chopper locations using your School Systems FCU ATM or Debit card (deposits at Price Chopper locations are considered an ATM deposit and may experience a longer hold than deposits performed in branch).

To find out how you can take advantage of any of these services, contact a Member Service Representative at 518-286-1611 or 518-456-1611.

ALBANY BRANCH OPEN HOUSE JULY 16-19



Come and see our new look! We're celebrating our newly remodeled Albany Branch location. With a new layout, colors and the addition of a drive-up teller window, your credit union experience will be even better! Visit a branch beginning July 17 and enjoy food, fun and prizes! A ribbon cutting ceremony is scheduled for July 17th at 11:30am.

WE'RE GOING GREEN: E-STATEMENTS ARE COMING SOON!

A project is currently underway to bring you, our valued members, a more efficient and environmentally friendly way to receive and view your member account statements. Stay tuned to our website and upcoming announcements as we proceed with this project!

ATM SAFETY TIPS

When it comes to ATM safety, common sense is your best defense. No amount of money or technology can make an ATM 100% safe. Your own caution and judgement are absolutely necessary.

THE BASICS

- You must swipe your card for each different transaction. For example, if you would like to do a balance inquiry, followed by a withdrawal you must swipe your card for the balance inquiry and then swipe your card again for the withdrawal.
- Withdrawals are in denominations of \$20 increments only.
- Memorize your PIN. Do not carry it with you or write it on the back of your card.
- Use your body to shield the screen, keypad and your transaction from public view.
- If you do not plan to keep your receipt, tear it up before you throw it in the trash bin at the ATM.

SAFETY BEGINS WITH YOU

- Do not follow a regular pattern of using the same ATM at the same time each day.
- Do not approach an ATM holding your transaction card in your hand - keep them well concealed until you have to use them.

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