

ANNUAL MEETING ANNOUNCEMENT

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.

JANUARY IS FINANCIAL WELLNESS MONTH - TIME TO GIVE YOURSELF A FINANCIAL CHECK-UP



Just like most of us take time to have the oil changed in our cars or go to the doctor's office for our annual physical, your financial health should be reviewed, too. Here are a few helpful tips to get you started on the right path for 2010:

1. Make a list of all your outstanding debt. See where you stand today and set some goals that you can reach - think about using quarterly and annual goals - to pay down these debts. This way you can look back during the year to make sure you're still on track.

2. Budget! If you have one already, you should consider the start of a new year to be a point to review and revise your existing budget to ensure that all your recurring bills are included, and to help you see where changes can be made. If you don't already have a budget started, make one. Prepare a list of your current expenses and income and track it by month to help you stay within your means and pay down your debt.

3. Evaluate you bank and credit card statements for ways spending could be reduced - also, be sure to look for errors or suspicious transactions.

4. Check your credit report. The start of each new year is a great time to take advantage of your free credit reports available through www.annualcreditreport.com! If you find errors or accounts you are unaware of, contact the credit bureau to file a dispute.

5. Make sure you have three to six months of living expenses in an emergency "fund". This way if something happens where you are unable to work or do not have income coming in, you have a backup to keep things going.

Calendar

January 18 - CLOSED - M.L.K. , Jr. Day
February 15 - CLOSED - President's Day

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



Shared Interest

WINTER 2010

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APPLICATIONS BEING ACCEPTED NOW FOR SCHOLARSHIP AND GRANT PROGRAMS



SCHOLARSHIPS FOR HIGH SCHOOL SENIORS

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 are available now in branches and on our website www.school-systems.com.

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.

GRANTS FOR CURRENT COLLEGE STUDENTS

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 scholarships are available now in branches and on our website www.school-systems.com.

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.

THANK YOU FOR HELPING US DONATE \$500 TO PARSONS CHILD AND FAMILY CENTER HOLIDAY DRIVE



Branches of the Credit Union sold "Santa Dollars" during November and December. Since 1985, Santa Dollars have raised tens of millions of dollars for various charities across the United States.

This year, the credit union donated profits to Parsons Child and Family Center. Thank you for your support of this unique program. With your help, we were able to donate \$500 to help this wonderful local childrens organization to put smiles on the faces of children this holiday.



Year End
CLEARANCE
Used Auto Sales Event

Get Blue Book®
Trade-In Value, Plus
\$1000¹
See reverse for details

enterprise
car sales
Haggle-free buying. Worry-free ownership.®

December 26 - January 31, 2010

Why Buy From Enterprise?

Great Selection

- More than 120 makes and models available.

No-Haggle Pricing.

- The price you see is the price you pay.²
All vehicles are offered at unbelievably low prices.

7-Day Repurchase Agreement.

- If you buy a car from us and it doesn't meet your approval, we'll buy it back no questions asked.³



Visit holiday.wewantrades.com
or call 1 888 395-5052.

¹Trade-in values obtained from © 2009 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1000 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 12/26/09 - 1/31/10. Prices valid 12/26/09 - 1/31/10 and do not include tax, title, tags, governmental fees, any emissions testing charges, and any finance charges (if applicable). Unless otherwise stated separately, price does not include processing, administrative, closing or other similar fees of \$149 or less. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchase by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. ²Restrictions apply. For details, see an Enterprise Car Sales Manager. The "E" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Rent-A-Car. © 2009 Enterprise Rent-A-Car. A02535 BS_DR_BASE 12/09 HD

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.

TAKE CHARGE OF YOUR MONEY - USE DIRECT DEPOSIT FOR FEDERAL BENEFITS

Source: U.S. Department of the Treasury, Financial Management Service



Still receiving your federal benefit payments by paper check? You should know that your check is vulnerable to a variety of risk factors that can prevent it from arriving on time each month.

Paper checks can be delayed, lost or stolen, and leave you open to financial crimes such as check fraud and identity theft. In 2008, more than 485,000 Social Security and Supplemental Security Income (SSI) checks were reported lost or stolen and had to be reissued.

Don't let your check be next – take charge of your money with direct deposit. Direct deposit is better than paper checks for federal benefit payments because it's:

- **Safer** – Eliminates the risk of lost or stolen checks and helps protect against identity theft.
- **Easier** – Money goes straight into your checking or savings account. There's no need to wait for the mail to arrive or to make a special trip to cash or deposit a check.
- **More control** – Your money is available on payment day each month and accessible from virtually anywhere.

During **Go Direct® Month** in February, the U.S. Department of the Treasury urges you to take control of your monthly payments by switching from paper checks to direct deposit. With this one simple step, you can help safeguard your money from financial crimes and get your money on time, every time.

It only takes five minutes to sign up. Call the Treasury Department's **Go Direct** campaign helpline at (800) 333-1795, visit www.GoDirect.org, or stop in and speak to a School Systems FCU representative.

Rid yourself of the hassles caused by paper checks. Switch to safer, easier direct deposit for your monthly payments. It's your money – take charge of it. Sign up today!

SAVE ON TURBO TAX FEDERAL DELUXE AND GET YOUR MAXIMUM REFUND GUARANTEED!

As a School Systems Federal Credit Union member, it's easy to keep more money in your pocket at tax time. With TurboTax your maximum tax refund is guaranteed and you can now get a special discount on TurboTax Federal Deluxe. File today with TurboTax and get your biggest tax refund possible in as few as 8 days when you e-file and use direct deposit. Get started FREE!

With TurboTax it's easy:

- Special guidance for first time users. TurboTax walks you step-by-step through your entire tax return with guidance designed for people new to tax software.
- All the help you need. If you have questions TurboTax makes it easy to get all the answers.
- Maximum refund guaranteed or your money back.

Don't miss out on this discount on TurboTax - You don't pay unless you're satisfied with the results. Visit our website: www.school-systems.com for more details and follow the link to TurboTax.

