

WHEN & WHERE TO REACH US



LOCATIONS

Nanuet Branch

240 East Route 59
Nanuet, NY 10954

New City Branch

244 South Main Street
New City, NY 10956

Orangeburg Branch

16 Orangetown Center
Orangeburg, NY 10962

Pearl River – Headquarters

300 North Middletown Road Suite 6
Pearl River, NY 10965

Hours of Operation:

Mon: 9:00 a.m. – 5:00 p.m.
Tues: 9:00 a.m. – 5:00 p.m.
Wed: 10:00 a.m. – 5:00 p.m.
Thurs: 9:00 a.m. – 5:00 p.m.
Fri: 9:00 a.m. – 5:00 p.m.
Sat: 9:00 a.m. – 1:00 p.m.



PHONE NUMBERS

Member Service: 845.602.4242
Toll Free: 800.438.7415
TAP Line: 845.602.3TAP OR 800.333.TAP3
Any Hour Loan Service: 877.230.PFCU
MasterCard® Assist Services: 800.MCASSIST
Fax Number: 845.602.4444



WEB ADDRESS

www.palisadesfcu.org



MOBILE BANKING

Download our mobile application now at www.palisadesfcu.org/mobileapp. You can also access mobile banking by logging onto www.palisadesmobile.org



BRANCH CLOSINGS

All branches will be closed for business on:

Martin Luther King Day – Monday, January 18

President's Day – Monday, February 15

Visit our website for a complete list of Holiday closings.

As always, members can access their accounts anytime via Online Banking at www.palisadesfcu.org, Mobile Banking or by accessing our TAP telephone system at 1.800.333.TAP3

NEW EMPLOYEE

Jean R. Gerestan – Accounting Manager

Jean has over eight years of extensive accounting and operations experience within the financial industry with his latest stint coming from a billion dollar commercial bank located in midtown Manhattan. Jean has an undergrad in Finance, M.S. in Economics and earned his MBA December of 2014. He joins the accounting group as Accounting Manager reporting directly to CFO Jerusha Chlan.



Love your savings.

Members receive exclusive discounts and benefits.



The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



The Management, Staff, and Board of Directors of PFCU would like to wish you the very best in the coming New year and look forward to continue providing the quality, care, and service you've grown to expect.



Better banking, better solutions

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Notes Bearing INTEREST

Proudly serving our members since 1941

Winter 2016

THE QUARTERLY NEWSLETTER FOR PALISADES FEDERAL CREDIT UNION MEMBERS



On Monday, November 2nd, Palisades Federal Credit Union had a major technological upgrade.

You may have noticed a change in the following services:

- Online Banking
- Online Bill Pay
- Mobile Banking
- TAP Telephone Banking
- Online Membership & Loan Applications

If you haven't already, register for our new Online Banking. Your old username and password will not work on our new system.

For our on the go members, make sure to download our new Mobile Banking app. You can make transfers, payments, view your spending trends and even deposit checks from anywhere! Make sure you can take your banking everywhere you go.

Members can also now apply for all our loans online and even sign documents electronically without having to step into a branch. Now you don't have to worry about coming into one of our branches during our business hours.

How to Choose a Tax Preparer

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Deposit checks anywhere with Mobile Deposit on our new Mobile Banking app!



Banking Made Easy



Federally Insured by NCUA

2016 BOARD OF DIRECTOR NOMINATIONS

Palisades Federal Credit Union (PFCU) is a member owned full service financial institution. Each member has the right and the opportunity to help by volunteering on committees and eventually serving on the Board of Directors. Once a year, PFCU conducts a formal nominating and election process for our Board of Directors. This year, the PFCU Nominating Committee has nominated the following three members to the Board:

GREG WHALEN

Mr. Whalen is a Technical Services Senior Manager at Pfizer in Pearl River, and has been employed there since 1990. Greg received his Bachelor's degree in Chemistry from Mount Saint Mary College in Newburgh, NY. He is currently in his 10th year on the Board of Education in the Cornwall School District. In 2007, he joined the Board of Directors of Palisades Federal Credit Union, and has served as Chairman of the Board since 2013.

PAMELA WISS

Mrs. Wiss retired from Wyeth Pharmaceuticals after 34 years. Pam received her degree in Biological Sciences from Rutgers University. She has been a Palisades FCU Board member since 1990 and currently serves as the Chair of the Credit Union's Supervisory Committee and has held this position for the past 26 years. She brings to Palisades FCU's Board, experience from serving on the New Jersey Pharmaceutical Quality Assurance Association Board for a five-year term during which time she filled each one of its officer positions.

TAMMY GAMBLE

Ms. Gamble worked for Wyeth Pharmaceuticals/Lederle Laboratories for over 20 years. During her Wyeth career, Tammy held many leadership roles, and served in various positions in both Quality Assurance and

Manufacturing. Tammy received her Bachelor's degree in Pharmacy from Purdue University's College of Pharmacy. She is also designated as a Certified Quality Auditor from the American Society of Quality and is a graduate of NACUSAC University, a 12-course program for Credit Union Supervisory and Auditing Committees. Tammy was appointed to the Board of Directors in 2013 and served for six months. She is the Vice-Chair of the Supervisory and Auditing Committee, and has served on the committee for over 10 years. She is also currently an Associate Director and the immediate past Region Bylaws Chair of the NYS Central Hudson PTA, Vice-President of the East Ramapo School District PTA Council, and is serving on the Ramapo High School Improvement Leadership Team.

Nominations may also be made by members by means of a petition containing the signatures of at least 1% of the members eligible to vote with a minimum of 20 and a maximum of 500. To be valid, nominations by petition must be submitted with brief biographical data of the candidate to include past and present work experience, education, civic involvement, a brief statement (50 words or less) as to why he/she wants to serve on the Board of Directors, and a signed certificate from the nominee stating that he/she is agreeable to the nomination and will serve if elected to office. Regular terms of office are three years. The Board meets monthly as required by the bylaws and at more frequent intervals as necessary.

Petitions for nomination must be submitted to the Secretary of the Board of Directors, c/o Palisades Federal Credit Union, 300 N. Middletown Road, Suite #6, Pearl River, NY 10965 and received by noon on Monday, February 1, 2016.

Palisades Federal Credit Union's 2016 ANNUAL MEETING

is scheduled for **May 10, 2016** at the **DoubleTree by Hilton Hotel**
in **Nanuet** located at 425 E. Route 59.

Meeting will begin at 5 p.m.

HOW TO CHOOSE A TAX PREPARER

After the confetti has been swept up on New Year's Day, another festival requiring reams and reams of paper begins. That's right, it's tax time. As you're gathering your pay stubs and receipts in preparation for your annual headache, it might be worth considering whether you need professional help this year.

The problem, though, is that tax returns have become an increasingly common target for fraud. Criminals file bogus returns on behalf of identity theft victims. Unscrupulous tax preparers may also file negligent returns designed to get big refunds deposited into their own accounts. This can leave you robbed of your return and facing serious IRS penalties.

When you choose a professional, you need to be sure you're getting someone who will keep your best interests at heart. You need to do your homework and only entrust your financial information to a certified professional.

Here are three steps to help you find one.

- 1.) Do it by the numbers.** If you're going to sit down with someone and reveal all your financial secrets, make sure they've gone through the program. Make sure they have completed a voluntary continuing education program to receive a PTIN (Preparer Tax Identification Number).
- 2.) Get references.** In the same way you'd ask your friends to refer you to a hair stylist or a contractor, you should ask around to see who uses a tax preparer. Hiring help with tax returns is done by 60% of Americans; so the odds are good you know someone who does. If all of your friends file their own taxes, consider asking the owner of a local business you frequent. Small business tax preparation is incredibly complicated, but a good preparer can save a small business owner good money. They may be willing to refer you to their preparer.
- 3.) Go big.** If all else fails, you can know you won't get ripped off going to a big corporate preparer. H&R Block and others like them have been around forever and they don't stay in business by robbing customers. Their size and stability can provide some safety.



NEW CITY STREET FAIR



PEARL RIVER STREET FAIR



PFCU Scholarships



Palisades Federal Credit Union offers high school students entering college an opportunity to win a scholarship. .

You can download the application on our website.

palisadesfcu.org/scholarships

Deadline: January 15, 2016

UPDATED FEE SCHEDULE

With new features to enhance your online financial needs, we have updated our Fee Schedule. You can find our Fee Schedule at www.palisadesfcu.org under Terms of Use.

THE SMARTER WAY TO YOUR BIGGEST REFUND

This year, use TurboTax to file **intuit TurboTax** your taxes the smarter way. You'll get your biggest possible refund and be confident your taxes are done right.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.
- With TurboTax Federal Free Edition, Palisades Federal Credit Union members with simple federal tax returns can prepare, print, and e-file for FREE.

Start TurboTax for FREE today!

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