

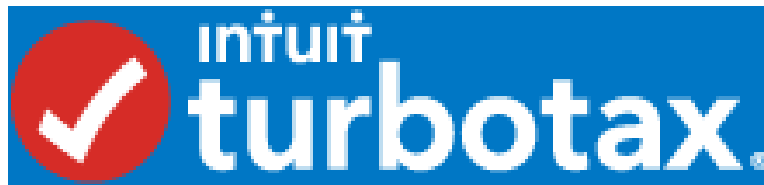
Shared Interest

A School Systems Federal Credit Union Publication



**WINTER EDITION
2021**

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THANK YOU FOR HELPING US RAISE \$350 FOR NORTHERN RIVERS FAMILY SERVICES THIS HOLIDAY SEASON!

Branches of the Credit Union collected donations and displayed wreath donation cards during November and December to raise money for the holiday drive at Northern Rivers Family Services (formerly known as Parsons Child & Family Center and Northeast Parent & Child Society). Thank you to our entire membership for your support of this wonderful local program and putting smiles on the faces of local children!



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NEARLY 30,000 ATMS.
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OVER 5,000 BRANCHES. NEARLY 30,000 ATMs. JUST LOOK FOR THE CO-OP LOGOS.

Your credit union membership gives you convenient access to your accounts even when you're nowhere near your home branch. And the CO-OP logos make it easier than ever to recognize all the possibilities from coast to coast.

You'll find nearly 30,000 surcharge-free ATMs with the CO-OP ATM logo. Including locations at places you may shop while you're home or away, such as 7-Eleven and Costco.

And at more than 5,000 branches displaying the CO-OP Shared Branch logo, you can get person-to-person assistance with your accounts, make deposits, loan payments, make transfers and perform account inquiries.

Finding the nearest branch or surcharge-free ATM is easy with all the available locator tools:

- Visit www.school-systems.com and use our zip code search
- Download the CO-OP mobile apps
- Visit the CO-OP website locator at www.allco-op.org
- Call 1-888-SITE-COOP



NEW YEAR'S TIP

Calculating your net worth - assets minus liabilities - on December 31st each year lets you quickly see whether you're gaining ground or falling behind. Then you can make a New Year's resolution to improve at least one component of your net worth, such as decreasing a specific debt or putting more money into a retirement account!

PRIVACY POLICY NOTICE

OUR ANNUAL PRIVACY NOTICE IS AVAILABLE AT WWW.SCHOOL-SYSTEMS.COM OR YOU CAN REQUEST A COPY BY CALLING 518-286-1611. THIS NOTICE HAS NOT CHANGED SINCE THE LAST ANNUAL NOTIFICATION.

Calendar

January 1 - New Year's Day - Closed
January 18 - Martin Luther King Jr. - Closed
February 15 - Presidents' 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

ssfcu@schoolfcu.com • www.schoolfcu.com

PAT Dial either branch and choose option 6.

Virtual Branch / BillPay

Go to www.schoolfcu.com and follow the link to the Virtual Branch Login.

CO-OP Shared Branch Network

Whether you are across town, traveling or even moving, stay close to your credit union with over 5,200 CO-OP Shared Branches where you can perform your transactions and access account information. Visit our website and enter your zip code (or one you're traveling to) for a listing of shared branch locations!

CO-OP ATM Network

Your ATM/Debit card is surcharge-free at nearly 30,000 ATM's nationwide. Visit our website and enter your zip code (or one you're traveling to) for a listing of the nearest ATMs.

Capital Financial Planning LLC

Bruce Gaynor (518) 867-4000 x126
Visit <https://www.school-systems.com/services/capital-financial-planning-llc> or capitalfinancialplanning.net/resource-center

