

Shared Interest

A School Systems Federal Credit Union Publication



**SUMMER EDITION
2018**

11TH ANNUAL BACKPACKS FOR KIDS FUNDRAISING CAMPAIGN

We're in full swing with our Backpacks for Kids fundraising campaign and we're working hard to make this our most successful year. Last year backpacks filled with supplies were donated to underprivileged students in our member school districts. This year we hope to again meet and possibly exceed our previous year.

Donations are being accepted at both of our branches for any amount. We are also selling candy bars for \$2.00 each (or 3 for \$5.00) with proceeds going toward the campaign. Or if you'd like to donate the cost of a backpack at \$10 or a backpack filled with supplies for \$20 we will recognize your donation on a card displayed in the branch.

Thank you for your continued support of this campaign.



**Help us reach our goal
to donate at least**

**150
BACKPACKS!**

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It's summer lovin' for School Systems FCU members. When you switch to Sprint®, you can get up to \$300 in cash rewards for activating new lines.* That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

During The Summer of Hundreds, you get:

- Up to **\$300 in cash rewards** for new lines activated with Sprint*
- **\$50 loyalty cash reward** every year for each line activated or transferred*
- Current Sprint customers receive a **\$50 cash reward** for lines transferred into the program*
- **25% discount** on eligible accessories

*Three lines total, including all activated and transferred lines.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer and mention that you're a credit union member
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and up to **\$300 in cash rewards!** It's just one more benefit of credit union membership.



AUTO TALK



Your Quarterly Automotive Newsletter

Summer 2018

Car Buying Tips: Your First Car Purchase

We all remember our first car; it's a special milestone. It's also important to remember these great tips:

1. Do your homework. Start researching online using our convenient auto shopping resource.
2. Assess your needs. Define how you will be using your vehicle.
3. Set your budget and look for vehicles that fit within it.
4. Know your credit score so you can get the best rate on a loan.
5. Decide whether you will make a down payment. Not every purchase requires this, but making one is usually a good idea. Your monthly payments will likely decrease.
6. Apply for a loan at your credit union in person or through your auto resource. They have all the answers for getting you into the vehicle of your dreams.



Find a Car Tab

Get to know your resource! When you click on **FIND A CAR** in the menu bar of your resource, a whole world of car shopping comes alive. Let's click on **RESEARCH NEW**, where you start with refining your search by picking out the make and model of vehicles of interest. When you're done searching, save your research for later. Also under the **FIND A CAR** pulldown menu, head to **COMPARE VEHICLES**, a helpful tool to see side-by-side comparisons of your favorites.



Auto Loan Co-Signer Advantages

For many first-time auto buyers, a good credit score is hard to obtain without a history. Your loan rate is dependent on your score and can be the difference between getting a vehicle or not. Having a co-signer is also a great opportunity to build credit and credit worthiness. Make sure your payments are all on time, at it will reflect on both of you.



We are here to help answer your questions. Reach out to a representative today!

Top 5 Features of Our Auto Shopping Website



Research over 4 million vehicles nationwide



Save time and money with credit union pre-approval



Refinance your existing auto loan



Find out your car's worth with accurate used car values



Free CarFax, vehicle comparisons, and more!

Experience it now... schoolsystems.groovecar.com

Top 4 Driving Safety Tips

Safety should always be a top concern when you are behind the wheel. Here are the top safety concerns insurance companies like to remind drivers of:

1. Stay focused. Be attentive to the road 100 percent of the time without being distracted by cell phones or multitasking.
2. Defensive driving means being aware of what is going on around you and expecting the unexpected. Assume all motorists are unaware of you and act accordingly. Stay 2-4 seconds or 3+ car lengths behind the motorist in front of you.
3. When you go on a road trip, have a safety plan, know where the rest stops are, and make sure you have everything in your vehicle to address an emergency.
4. Keep occupants safe by securing any cargo in the vehicle. If you drop items on the floor while driving, don't reach for them while the vehicle is moving. Make sure everything you need is within arm's reach.



Is Your Vehicle Summer Ready?

Summer takes a toll on your vehicle. Now is the time to get it ready for the hot days, stop-and-go holiday traffic and summer fun!

Air Conditioning: Have a qualified technician examine the system.

Cooling System: Avoid overheating and summer breakdowns. Have the system flushed and refilled every 24 months.

Oil: Change the oil and filter every 3,000 miles, on average.

Windshield Wipers: Change them after a long hard winter.

Engine: Replace the filters.

Lights: Inspect all lights to make sure all bulbs are working.

Tires: Rotate them every 5,000 miles.

Brakes: Inspect them each season and look for corrosion or deposits.



Taking Fido on a Road Trip

Pets are family members, and most people prefer not to leave their best friend at home. Here's some great advice to follow when planning a road trip with your pet:

- Be sure your pet is up to the trip. Don't make the first trip with your pet a 10-day adventure if the only place it has traveled is to the vet and back. Go on some shorter trips to see how it does.
- If your pet is microchipped, make sure the chip is working and the tags on its collar is up-to-date.
- Confirm your vehicle is pet worthy. Ensure your vehicle is comfortable and safe for your pet. Provide them with enough room.
- Use restraints. Having loose animals in the car is not a good idea. Unrestrained, they can become missiles, injuring you and your passengers as well as themselves.
- Pack their medications, food and water.
- Plan for plenty of breaks; this is good for the driver too!
- Plan for dog-friendly lodging. Several websites can help you find places to stay in the U.S., including: PetsWelcome.com, BringFido.com and GoPetFriendly.com.
- Don't ever leave your pet alone in a parked car. Many vehicles now come with rear seat reminder systems to avoid fatal forgetfulness.



When Is a Car Considered Totaled?

While your vehicle may look like some simple repairs are needed to make it good as new, the insurance company may have other plans for it. Typically, a car is totaled when the cost of repairing the vehicle is higher than the cash value. Around 70% to 75% of the car's value is where the cut-off is. It's also important to remember that it may not be wise to repair vehicles even if the cost to repair is less than the value.

Experience it now... schoolsistemas.groovecar.com



USING YOUR DEBIT OR CREDIT CARDS INTERNATIONALLY?

If you're planning to travel internationally or make a purchase from an international merchant, please be sure to notify the credit union in advance. With so much fraud occurring, especially internationally, many international transactions may be declined due to suspected fraud.

Letting the credit union know as far in advance as possible, we can place a temporary exception on your card for the specific country or countries you are traveling to or making a purchase from to limit the risk of potential declined transactions.

Travel notifications can be made by visiting a branch, by telephone, or by sending us an email through our secure MailIt feature within Virtual Branch.

Don't forget - we also offer you the ability to purchase foreign currency if you're going to be traveling internationally. On our website click e-Services, then Foreign Currency.

SHARED BRANCHING NEAR YOU

Personalized service is a major benefit of banking at School Systems FCU, and you don't have to sacrifice convenience to get it. Take advantage of School Systems FCU's shared branching services through CO-OP Shared Branch and you can access your account at any of the over 5,000 credit union branches nationwide, often just as if you were visiting one of our own.



Look for the CO-OP Shared Branch logo to find shared branches near you!

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to School Systems FCU. This is a huge benefit to School Systems FCU members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are good there's a shared branch near you.

Shared branching is yet another example of credit union membership offering the best of both worlds - individualized attention and nationwide availability. The cooperative spirit of credit unions allows them to work with each other in ways that competing banks typically do not. Visit www.co-opsharedbranch.org or download the Shared Branch Locator app for iPhone or Android to find branches nearest you. You can also look for the CO-OP Shared Branch logo on the door of any credit union branch.

At CO-OP Shared Branch locations you can:

- Make deposits and withdrawals
- Make loan payments
- Receive loan advances
- Access VISA® funds

Many shared branches also offer transfers, statement histories, money orders, notary services and more. Since services do vary from one location to another, check with individual branches before you visit for available services.

Calendar

July 4 - Independence Day - Closed
September 3 - 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.schoolfcu.com

PAT (518) 456-1611, option 6 or (518) 286-1611, 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 CO-OP Shared Branches where you can perform your transactions and access account information. Visit our website to search by zip code for a list of Shared Branches near you!

CO-OP ATM Network

Your ATM/Debit card is surcharge-free at nearly 30,000 ATM's. Visit our website to search by zip code for a list of ATMs near you!

Capital Financial Planning LLC

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

