

# Shared Interest

A School Systems Federal Credit Union Publication



**FALL EDITION  
2018**

## **MEMBER APPRECIATION WEEK IS OCTOBER 12-19**

**JOIN US AS WE CELEBRATE OUR MEMBERS AND THIS YEAR'S INTERNATIONAL CREDIT UNION DAY THEME "FIND YOUR PLATINUM LINING IN CREDIT UNIONS"**



October 18, 2018, will mark the 70<sup>th</sup> anniversary of International Credit Union Day. This year's theme, "Find Your Platinum Lining", combines the traditional gift of platinum for 70<sup>th</sup> anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

## **IMPORTANT CHANGE REGARDING HOLIDAY SHARE (10) ACCOUNTS**

Members with Holiday Share (10) Accounts traditionally had funds automatically transfer out of the Holiday Share and into a Share Draft (Checking) or Regular Share (Savings) Account on September 30<sup>th</sup> of each year.

In an effort to better serve our members and respond to the numerous requests we have received over recent years, you now have a choice as to whether you would like to continue having these funds automatically transferred out annually, and if so, select a date of your choice for the transfer to occur. We understand that members use this account to save for a variety of reasons, including holiday expenses, but the timing for the use of those funds can vary greatly throughout the holiday season and even throughout the year.

If you would prefer your funds to remain in the Holiday Share to be accessed as you need it, there is nothing you need to do to complete this change. If you would prefer your funds to continue to transfer out of the Holiday Share on an annual basis, please contact a branch or stop in before September 30, 2018 to request an Automated Transfer to be setup based on your needs.

The Holiday Share account has always and will continue to be accessible to you at any time throughout the year without penalty.

If you have any questions regarding this change or if you would like to request the annual transfer to continue, please contact us at 518-456-1611 (Albany) or 518-286-1611 (Troy).

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## **SCHOLARSHIP & GRANT APPLICATIONS AVAILABLE IN OCTOBER**

Beginning in October, applications will be available in branches and online for our Patricia A Gee Memorial Scholarship, the New York Credit Union Association Scholarship Program and our School Systems FCU Academic Grant.

## **ANNUAL MEETING March 21, 2019**

Join us for our annual meeting tentatively scheduled for March 21, 2019. Agenda includes the election of our Board of Directors and the presentation of scholarships and grants. Place and time TBD.



## OUR 11TH ANNUAL BACKPACKS FOR KIDS CAMPAIGN

SPECIAL THANKS TO BOY SCOUT TROOP 525 FROM WEST SAND LAKE WHO HELPED STUFF 144 BACKPACKS WITH SCHOOL SUPPLIES!



Earlier this year, our branches sold candy bars and collected donations with proceeds going towards our annual Backpacks for Kids campaign. This year, because of the generous donations from our amazing members, employees and Board of Directors, the Credit Union was able to donate **144 backpacks filled with essential school supplies** to underprivileged students in our member school districts in Albany and Rensselaer Counties.

We are so excited to be able to help our community by sending these children back to school with a smile on their faces! And, we are so thankful for the help of some wonderful kids from Boy Scout Troop 525 who also helped to make this such a successful year by stuffing all those backpacks with the supplies!

## TEMPORARY DEBIT CARDS ARE COMING SOON!

If you've ever lost your debit card or experienced fraud before, you know how inconvenient it can be since so many of us rely on our debit cards as a primary form of payment these days. The time waiting for a new card to be received in the mail can be frustrating.

The Credit Union will soon be rolling out a new service - Temporary Debit Cards - that will allow us to issue a temporary card in a branch ready for use within 24 hours of reporting your existing card lost or stolen. Then, within the following 7-10 business days you will receive your new permanent card in the mail with the same number as your temporary card. Stay tuned for more details to be released in the coming weeks!

## GET A \$100 CASH REWARD FOR EACH NEW LINE YOU SWITCH TO SPRINT®

Now there are even more benefits to Credit Union membership! As a credit union member, you can earn \$100 for each line when you switch to Sprint®.



Here's how it works:

- Members get a **\$100** cash reward for **each new line** when you switch to Sprint®.\*
- Current Sprint customers will receive a **\$50** cash reward for each line transferred into Sprint Credit Union Member Cash Rewards.\*
- Plus, get a **\$50** loyalty cash reward **every year** for **each line**.\*
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program

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

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

\*Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. **Loyalty Reward:** \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. **Transfer Reward:** Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. **Deposit:** Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards Tracker". **Other Terms:** Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. **Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Calendar

October 8 - Columbus Day - Closed  
 October 12-19 is Member Appreciation Week!  
 November 12 - Veterans' Day (observed) - Closed  
 November 22 - Thanksgiving - Closed  
 December 24 - Christmas Eve - Open 9am-1pm  
 December 25 - Christmas Day - Closed  
 December 31 - New Year's Eve - Open 9am-1pm  
 January 1, 2019 - New Year's Day - Closed

## Hours

Mon. - Thurs. 9:00am to 4:30pm  
 Friday 9:00am to 6:00pm  
 Saturday 9:00am to 1:00pm

## Contact Us

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## Virtual Branch / BillPay

Go to [www.schoolfcu.com](http://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

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<https://www.school-systems.com/services/capital-financial-planning-llc>

