

# THE creditunionshares

## From the President

On behalf of our dedicated staff and volunteers, I want to wish you a very happy and prosperous New Year. Your credit union remains financially strong and sound and is committed to the credit union mission of "People Helping People." We have implemented many new products and services during the past 18 months. Most of these are electronic (Online Account Opening and Lending, CardValet App, Benny the Perk Catcher App, Mobile Deposit Capture). Although the financial world is progressing quickly to banking electronically and we are preparing for that, traditional style banking will not be abandoned. You will still be able to come into a branch to complete your transaction or talk to someone about a loan or issue. Fraud and cybersecurity are areas the credit union will focus heavily on. We will ensure everything possible is in place to protect against these threats. We are very proud of our new branch in Potsdam and also very proud and committed to supporting the communities in St. Lawrence County. I encourage you to contact us electronically, by phone, or stop in to see and hear how we can help improve your financial life.

Thank You for being a member of St. Lawrence Federal Credit Union.

**Todd Mashaw**

*President/CEO*



## Annual Meeting March 28

Our Annual Meeting will be held on Wednesday, **March 28, 2018, at 7:00 P.M. at the Ogdensburg Elks Club, 332 Caroline Street in Ogdensburg.**

Annual Board member elections will not be conducted by ballot and there will be no nominations from the floor. Nominations may be made by petition. Petitions for nomination must be signed by 1% of the Credit Union membership. Each nominee by petition must include the nominee's name, a brief statement of qualifications, and biographical data. Also included must be a document signed by the nominee that they are agreeable to the nomination and will serve if elected. The nominations must be submitted to the Chairman of the Nominating Committee, Edward Gauthier, no later than February 18, 2018. Please mail nominations to St. Lawrence Federal Credit Union, 800 Commerce Park Drive, Ogdensburg, NY 13369, Attn: Edward Gauthier or email to [egauthier@stlawrfcu.com](mailto:egauthier@stlawrfcu.com).

The Board of Directors Nominating Committee submits the following people for appointment to the Board of Directors at the 2018 Annual Meeting:

**Darlene White.** Darlene has been a member of St. Lawrence FCU since 1981 and a member of the Board of Directors since January of 2014. She is currently Secretary of the Board of Directors. Darlene is retired from St. Lawrence County government and lives with her husband in Bucks Bridge, NY.

**Dale Coats.** Dale is a member of St. Lawrence FCU and has been a member of the Board of Directors since May of 2012. He is currently the Vice Chair of the Board. Dale is a founding member and past president of the NYS Association of USDA County Supervisors. Dale currently works for Blue Heron Realty in Ogdensburg. Dale and his wife reside in Ogdensburg, NY.

**Mike Herzog.** Mike has been a member of St. Lawrence FCU since 1979 and a member of the Board of Directors since December of 2013. Mike is retired from the St. Lawrence Psychiatric Center and works part time at SUNY Canton. Mike and his wife live in Ogdensburg, NY.

## Take the First Steps to Financial Wellness

Your path to a healthy financial future begins here. GreenPath's certified experts will empower you to eliminate financial stress, get out of debt, increase savings, and achieve your financial goals.

- We will explore options for easing financial stress and achieving your financial goals. We'll develop a personalized action plan just for you.
- If you have credit card debt, a structured repayment plan may be an option to reduce interest rates and lower monthly payments.
- Learn more about your credit report, how to dispute inaccurate information and tips for managing your credit score.
- Are you behind on your rent or mortgage? Do you plan to buy a home soon? Are you considering a reverse mortgage loan or home equity loan? Relax, you're not alone. Talk to a knowledgeable, certified GreenPath housing expert.
- Learn more about your student loan repayment options and the pros and cons of each.
- GreenPath offers innovative ways to learn more about personal finance online.

Call today at 877.337.3399 or visit [www.greenpathref.com](http://www.greenpathref.com).

## Open New Accounts or Apply for Loans

**Online:** [www.stlawrfcu.com](http://www.stlawrfcu.com)

**By phone:** 315.393.3530

**Stop by:** One of our convenient locations in Ogdensburg, Canton or Potsdam

**St. Lawrence**  
Federal Credit Union

## Upcoming Events

### Annual Meeting

March 28, 2018

### Shred Day

Canton and Potsdam

May 19, 2018

## Board of Directors

**Douglas Loffler**

Chairperson

**Dale Coats**

Vice Chairperson

**Todd Mashaw**

Treasurer

**Darlene White**

Secretary

**John "Dick" Durkin**

**Michael Herzog**

**Edward Gauthier**

**Bruce Aldrich**

**Marian (Ann) Charlebois**

## Supervisory Committee

**Paul Haley**

Chairperson

**Suzanne McGrath**

**Jean McGuire**

**James King**

## Welcome!

**Nicole Consiglio** · August 3

Universal Services Representative

**Marsha Hollinger** · August 14

Teller

**Sara Stone** · October 9

Electronic Services Manager

**Emily Cunningham** · November 8

Teller/Call Center Representative

**Alexa Havard** · November 13

Teller/Call Center Representative



# Ask for **CASH BACK** in Your Checking Account

## Free Kasasa Cash Back® Checking

- Free checking that pays you back
- 2.00% cash back on debit card purchases
- Earn up to \$84 cash back per year, \$7 per month
- Refunds on ATM withdrawal fees, nationwide up to \$25 maximum per month
- No minimum balance to earn rewards
- No monthly service fees

## Free Kasasa Cash® Checking

- Free checking that pays high dividends
- 2.02% APY\* on balances up to \$25,000
- 0.05% APY\* if qualifications are not met
- Refunds on ATM withdrawal fees, nationwide up to \$25 maximum per month
- No minimum balance to earn rewards
- No monthly service fees

## Free Kasasa Saver®

- Free account that builds your savings effortlessly
- Links to free Kasasa Cash® or Kasasa Cash Back® checking
- Automatic transfers of Kasasa® checking earnings
- 1.00% APY\* on balances up to \$50,000
- 0.05% APY\* if qualifications are not met
- No minimum balance to earn rewards
- No monthly service fees

\*APY - Annual Percentage Yield

**Stop in and see one of our friendly Financial Services Representatives at any branch for more details.**

## Cybersecurity Tips

- **Don't click on e-mailed links.** Instead, type the website URL directly into the web browser's address bar, or search for the site using a search engine like Google.
- **Avoid opening any attachments you were not expecting.** However, if you must, scan the attachment first for viruses.
- **Keep computers patched and up to date.** This includes operating systems like Windows and iOS, and applications such as Adobe and Java. Keep antivirus software up to date on all devices, including phones.
- **Shred it.** This goes for any paperwork you are no longer using at work and at home.
- **Use different passwords for different sites.** For personal use, consider using a password tool that allows you to set different passwords for each site you frequent, while only requiring you to remember one strong password.
- **Beware of phishing scams.** Unlike common spam, a phishing e-mail is after personal data and will likely have a sense of urgency, asking you to click here, act right away – the offer is time limited. Delete any e-mails that don't sound right to you.
- **Avoid oversharing.** The most common consumer threat today is social engineering in unexpected places like Facebook. Don't answer questions on where you went to school, whether you have ever done something or what your nickname is. This information can be used to break into your accounts.
- **Consider turning Siri off—** and Amazon Echo, Alexa, and all the new devices that are listening and recording. You need to have a healthy suspicion of where this data is going. It might not be going where you think it is.

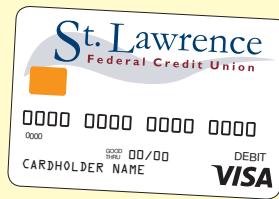


## Retirement Announcement

After 35 years of dedicated service, **Donna Hammond**, former Branch Operations Manager, has retired. Her last day was January 5, 2018. We wish her a very happy and fulfilling retirement!

# Debit Cards

Debit cards are payment cards that deduct funds directly from your sharedraft (checking account) to pay for a purchase. Our debit cards can also be used at ATMs to withdraw funds from your share (savings account) or sharedraft. Our new and improved debit cards have an EMV chip in them to help protect against fraud.



An additional service we offer our members is **CardValet®**, which is another layer of protection that you can add to your debit card. It is a free app that allows you to control your debit card from your smartphone— for example, turn your card on or off.

To protect members from debit card fraud, the Credit Union restricts debit card use to the United States and Canada. If you want to use your card in any other country, you must let us know before your trip so we can lift the restriction on your card. This restriction also includes internet and phone transactions. If you will be traveling within the US and Canada, you can use CardValet®'s location control by setting it to *My Location*. This will allow you to use your card wherever you and your phone are located.

We have also added instant issue to our lineup of services we offer to our members. We can now create a debit card in our Commerce Park branch in the event that you need a new card in a short period of time.

## E-Statements: A Great Way to Combat Identity Theft and Fraud

Our e-Statements are online account statements that look and function just like paper statements. When you sign up for e-Statement delivery, you will begin receiving your account statement online instead of in the mail. An email notification will be sent to you at the beginning of each month when your statement is available to view online. Up to 18 months of statements will be stored for viewing in your Home Banking account.

E-Statements are safer than paper. An e-Statement cannot be stolen from your mailbox, delivered to the wrong house, or taken from your trash. Plus, you use your secure Home Banking to access your statements. They are a free way to help you manage your sharedraft and shares efficiently.



## Outstanding Employee Award Recipients

Congratulations to these St. Lawrence FCU employees who received Outstanding Employee recognition last year.



**Sheri Dawley**  
2nd Quarter 2017



**Jessica Gotham**  
3rd Quarter 2017

## Credit Union Staff

### Administrative

- Felicia Barr
- Kimberly Bell
- Rebecca Bush
- Dayna Butts
- Michelle Carkner
- Jean Clouse
- Ashlee Crosby
- Trudy Dishaw
- Timothy Felt
- Sarah Garnsey
- Lisa Knowlton
- Mary Jane Larock
- Drew Lowry
- Todd Mashaw
- Barbara Monroe
- Sara Stone
- Amber Taylor
- Michael Thayer

### Commerce Park

- Jennifer Kennedy, Branch Manager
- Elizabeth Burkett
- Emily Cunningham
- Mary Fifield
- Alexa Havard
- Patrice Lemieux
- Amy Stevenson
- Dale VanLeuven
- Nicole Warner

### State Street

- Melissa Wilson, Branch Manager
- Shannon Crosby
- Tracey Livingston
- Ashley O'Grady
- Chelsie Paro
- Denise Peacock
- Brandi Stark

### Canton

- Ashley Rayburn, Branch Manager
- Sheri Dawley
- Jessica Gotham
- Betsy Hebert
- Marsha Hollinger

### Potsdam

- Alyssa Hicks, Branch Manager
- Nicole Consiglio
- Eric Mitchell
- Richard Tacchino

## GREAT NEWS!

**St. Lawrence FCU ATMs  
now accept deposits!**

## Credit Union Locations

800 Commerce Park Drive  
Ogdensburg, NY 13669  
315.393.3530

333 State Street  
Ogdensburg, NY 13669  
315.394.7532

33 Court Street  
Canton, NY 13617  
315.379.9380

6585 State Highway 56  
Potsdam, NY 13676  
315.261.4637

## Lobby Hours

### Ogdensburg and Canton

Monday and Tuesday  
8:30 A.M. – 4:00 P.M.

Wednesday, Thursday, Friday  
8:30 A.M. – 4:30 P.M.

### Potsdam

Monday – Friday  
8:30 A.M. – 4:30 P.M.

## Drive Thru Hours

Our Drive Thru Hours are the same as our Lobby Hours, **plus**:

- All Drive Thrus are open until 5:00 P.M. on Fridays
- State Street Drive Thru open Saturdays 9:00 A.M. – Noon

## Credit Union Holidays 2018

The credit union will be closed on the following holidays in 2018.

- New Year's Day · Monday, January 1
- Martin Luther King, Jr. Day · Monday, January 15
- Presidents' Day · Monday, February 19
- Memorial Day · Monday, May 28
- Independence Day · Wednesday, July 4
- Labor Day · Monday, September 3
- Columbus Day · Monday, October 8
- Veterans Day · (observed November 12)
- Thanksgiving Day · Thursday, November 22
- Christmas Day · Tuesday, December 25



## Our Mission

To be a trusted provider of financial services while building lasting relationships with our members, employees, and community.

## Mechanical Repair Coverage

As your vehicle gets older and miles add up, will you be able to afford the repairs you need to keep your car on the road? You depend on your car. But big unexpected repairs can happen after your factory warranty expires. Mechanical Repair Coverage can help limit the cost of repairs on any covered breakdown.



### Benefits for covered repairs

- Limit repair costs to your deductible, if any.
- Choose your deductible: \$0, \$100, \$250 or \$500.
- Rental reimbursement up to \$35/day for 5 days (up to an additional 5 days with verified parts delay) from day one.
- 24-hour emergency roadside assistance up to \$100 per occurrence - Includes towing, battery jumpstart, fluid delivery, flat tire assistance & lock-out service.
- Good at any authorized repair facility in the U.S. or Canada.
- No out of pocket expense except any deductible. Plan pays the repair facility.
- Transferable to increase resale value. Only if sold privately: subject to transfer fee.
- Cancel for full refund within 60 days.

### What's NOT covered?

- Normal maintenance services and parts. Examples: batteries, belts, brake pads, exhaust, filters, fluids, wheels, wiper blades, etc.
- Abuse, misuse, and lack of proper maintenance.
- Body structure and parts (e.g. trim, molding, glass, paint, etc.).
- Aftermarket equipment, components, systems or accessories not installed by the manufacturer.
- Normal wear and tear where no failure has occurred.
- Exclusions and limitations apply. See the Vehicle Service Contract or the Insurance Policy for details.

Mechanical Repair Coverage has a choice of plans and deductibles. Stop in and see one of our friendly Financial Services Representatives at any branch for more details.



## Apply for a Loan, Anyplace, Anytime on Any Device!

Our Online Loan Application is a quick, convenient way to apply for a loan, anytime of day or night. You must be a member of St. Lawrence FCU to apply for a loan, so open your membership online, too! One of our friendly Financial Service Representatives will give you a quick response so you know whether or not you've been approved and what your options are.

To apply for an online loan, simply go to our website [www.stlawrfcu.com](http://www.stlawrfcu.com).

## Employee Anniversaries in 2018

5 years  
Rebecca Bush, May 1  
Brandi Stark, August 19  
Denise Peacock, September 17

10 years  
Melissa Wilson, May 19  
Ashley Rayburn, December 29

25 years  
Lisa Knowlton, January 2