

Celebrate summer locally!

July 2017

Sign up for (or currently use)
any of the following electronic services:

Virtual Branch
eStatements
Debit Card
Direct Deposit

and/or "Like" us on Facebook
and be automatically entered to win¹:

One of five \$20 NYS Parks Gift Cards!

Perfect for camping or golf!
(Five winners each month May-July 2017)



One of five \$25 Diner Gift Certificates!

Grab a bite before heading out!
(Five winners each month May-July 2017)

One of five \$100 Gas Gift Cards!

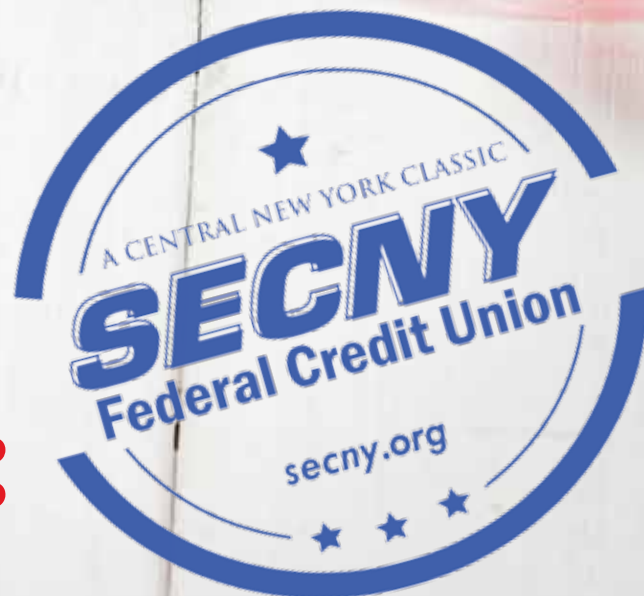
Perfect for your summer road trips!
(Five winners each month May-July 2017)



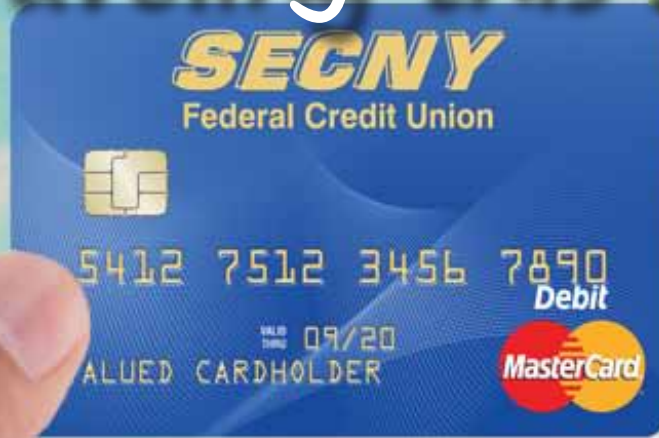
GRAND PRIZE:

One of five tabletop barbecue grills AND
a \$100 Grocery Gift card!

(Winners selected July 2017)



Traveling this summer?



Don't forget your MasterCard Airport Concierge™ and MasterCard Priceless Cities® benefits!

Still haven't activated your MasterCard Debit Card? Call 1-800-992-3808.
You will select your PIN when activating your card.

Please note: ALL remaining Visa Debit Cards will be turned off effective 7/31/2017.

Opening the door for local borrowers.

First Mortgages

**Home Equity
(Fixed and Line of Credit)**

**Mortgages for
Vacation Property**

Home Improvement Loans

**Call (315) 638-7061
OR visit secny.org.**

Your new car is waiting!



Plus get a coupon for 0.25% OFF your next auto loan rate!*

The power of car buying is at your fingertips with our all new auto buying center.

- Free CARFAX reports
- Find & Price Local Inventory
- Right Fit Auto Build
- Used Car Values
- Refinance Calculator
- Multi-vehicle Comparison Tool
- "My Cars" Save Feature

The Right Car, The Right Loan, The Right Fit!

Experience it now...
secny.groovecar.com

SUMMER LOAN SPECIAL!

ANY LOAN booked between May 1st-July 31st will be automatically entered to win a

\$100 Gas Card!?

One winner chosen each month May-July.



Dividend Rate Declaration

The following schedule of dividends has been declared by the Board of Directors for the 2nd Quarter 2017:

TYPE	APR	APY
01 Regular Share (min.\$100)	0.05	0.05
10 Club (Holiday)	0.05	0.05
11 Club (Vacation)	0.05	0.05
75 Draft/Checking	No Dividend	
79 Cash Management (>\$75,000)	0.40	0.40
Cash Management (\$50,000-\$74,999.99)	0.30	0.30
Cash Management (\$25,000-\$49,999.99)	0.20	0.20
Cash Management (\$10,000-\$24,999.99)	0.10	0.10
Cash Management (min. \$2,000-\$9,999.99)	0.05	0.05
81 IRA Activity Account (>\$10,000)	0.10	0.10
IRA Activity Account (\$100-\$9,999.99)	0.05	0.05
61 Escrow Accounts	No Dividend	

Dividend rates are declared by the Board of Directors quarterly.

Please note that the minimum balances must remain in accounts for the entire period to qualify for a dividend. All accounts are federally insured by the National Credit Union Administration (NCUA). All rates subject to change without notice.

APR - Annual Percentage Rate APY - Annual Percentage Yield

LOCATIONS & HOURS:

Main Office-Onondaga Hill

4727 West Seneca Turnpike
PO Box 15040
Syracuse, NY 13215
(315) 469-5599
Fax (315) 469-5921 secny@secny.org

Hours:

Mon.-Fri. 8:30am-5:00pm
Sat. 9:00am-12:00pm

Baldwinsville Office

2235 Downer Street
Baldwinsville, NY 13027
(315) 635-5418
Fax (315) 635-5422
baldwinsville@secny.org



Lobby/Drive Thru Hours:

Mon.-Fri.: 8:30am to 5:00pm
Sat: 9:00am to 12:00pm

Mortgage Services (315) 638-7061

Mortgage Fax (315) 638-7103
mortgages@secny.org

Manlius Office

115 Fayette St.
Manlius, NY 13104
(315) 682-1174
Fax (315) 682-1176 manlius@secny.org



Lobby/Drive Thru Hours:

Mon.-Fri.: 8:30am to 5:00pm
Sat: 9:00am to 12:00pm

North Syracuse Office

3819 Brewerton Road (U.S. Rte. 11)
North Syracuse, NY 13212
(315) 214-2995
Fax (315) 214-2926 nsyr@secny.org

Lobby/Drive Thru Hours:

Mon.-Fri.: 8:30am to 5:00pm
Sat: 9:00am to 12:00pm

Skaneateles Office

32 Fennell Street
Skaneateles, NY 13152
(315) 554-8070
Fax (315) 554-8099 skan@secny.org

Lobby/Drive Thru Hours:

Mon.-Fri.: 8:30am to 5:00pm
Sat: 9:00am to 12:00pm



10 extra reasons to use **DIRECT DEPOSIT**™
via ACH

Get \$10.00

when you sign up today!*

*See SECNY for details.

SAFE. FAST. RELIABLE. NEVER WAIT IN LINE.

"Spring Into Summer Locally" Promotion Details:

¹No purchase necessary. Must be member in good standing. Employees, Board Members and Committee Members of SECNY FCU and their immediate family members (spouse, parents, siblings and children) and household members of such are not eligible. Subject to all applicable federal, state and local laws and regulations. By receipt of any prize, winner agrees to release and hold harmless SECNY FCU from and against any claim or cause of action, including but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Promotion or receipt or use or misuse of any prize. To send a mail-in entry, write your name, address, phone number/email on a postcard and mail to SECNY Federal Credit Union, Attn: "Spring Into Summer Locally" Promotion, 4727 West Seneca Turnpike, Syracuse, NY 13215.

"Summer Lending Special" Promotion Details:

²No purchase necessary. Limit one entry per member. Offer ends 7/31/2017.

secny.org