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Whether you're headed to work, school, the big game or a train ride through the Fall foliage,

combine your SECNY debit AND credit card reward points for larger rewards faster!

Earn 1 point per \$1 spent with your SECNY credit card.
Earn 1 point per \$2 spent with your SECNY debit card.

PLUS: Earn up to 10 points per \$1 spent from select merchants!

Choose from cash back, gift cards, merchandise, travel AND MORE!

Visit uchooserewards.com today to register your cards!*

SECNY
Federal Credit Union

*To link additional cards from your household, log into uChoose Rewards and visit the Preferences page, then scroll down to Learn How to link another account.



October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th 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.

Stop by any branch on Thursday, 10/18 to celebrate with special activities, treats and more!

Attention all Money Mammals!
Don't forget our next Saving Cents Saturdays:

October 13th
November 10th
December 8th
9am-12pm

Contact any branch or visit secny.org for details!

GRAND Opening CELEBRATION



SECNY and Onondaga Central School District are pleased to announce the opening of a student-run credit union branch located at Onondaga Jr./Sr. high school.

The branch will be used to assist students with real-life financial education, personal finance activities and employability skills.

Students trained over the summer at SECNY's Main Office on Onondaga Hill and have taken on roles such as Branch Manager, Assistant Manager, Member Service Representative and Marketing Manager.

The branch experience will include a traditional teller line with the ability to complete basic transactions as well as account opening and navigating online banking. Students may become SECNY members, make deposits and access free eServices.

A second student-run branch is anticipated to open at LaFayette Jr./Sr. high school during the 1st Quarter 2019.

PROSHRED
SECURITY



VISIT OUR COMMUNITY SHREDDING EVENT!

SECNY
Onondaga Hill Office
4727 West Seneca Turnpike
Syracuse, NY 13215
Saturday, October 20, 2018
9:00 am - 12:00 pm

BRING YOUR DOCUMENTS AND THEY WILL BE SHRED FOR FREE!

ProShred: 315-251-2936

WHAT CAN YOU BRING?

all paper
file folders
hanging files

notepads
envelopes

NO NEED TO REMOVE STAPLES, PAPERCLIPS AND FASTENERS, RUBBER BANDS



Have you checked out Credit Sense?



An all-new FREE tool for members to view your credit score, tips on how to improve or maintain credit, credit report details and more.

You can even see how factors like credit inquiries affect your score, thanks to our app's credit monitoring functionality.

Best of all, there's no hard pull on your credit, so you can check your score as often as you'd like.

Our Mobile Phone app lets you securely check your credit score in just a few taps OR view your score upon logging into Corillian Online Banking!

For more information, visit secny.org

Dividend Rate Declaration

The following schedule of dividends has been declared by the Board of Directors for the 3rd Quarter 2018.

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

TYPE		APR	APY
01	Regular Share (min.\$100)	0.15	0.15
03	Business Share (min. \$100)	0.15	0.15
10	Club (Holiday)	0.15	0.15
11	Club (Vacation)	0.15	0.15
73	Enterprise Checking	No Dividend	
75	Draft/Checking	No Dividend	
79	Cash Management (>\$75,000)	0.75	0.75
	Cash Management (\$50,000-\$74,999.99)	0.50	0.50
	Cash Management (\$25,000-\$49,999.99)	0.40	0.40
	Cash Management (\$10,000-\$24,999.99)	0.30	0.30
	Cash Management (min. \$2,000-\$9,999.99)	0.20	0.20
81	IRA Activity Account (>\$10,000)	0.25	0.25
	IRA Activity Account (\$100-\$9,999.99)	0.15	0.15
61	Escrow Accounts	No Dividend	

Notice of Annual Meeting

Wednesday, March 20, 2019

6:00 pm

Procedure for nominations:

The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

Call for Nominations September 1, 2018
Nominations Close November 1, 2018

Last Day to submit Petitions to Corporate Secretary
December 1, 2018

All petitions must be mailed or submitted to:

Corporate Secretary

c/o SECNY FCU

P.O. Box 15040

Syracuse, NY 13215

postmarked no later than December 1, 2018.



All nominations will be posted in the credit union office and on the credit union website the first week of January 2019. Ballots, if needed, will be provided at the annual meeting and an election conducted.

All directors and nominees for the Board must meet the qualifications specified in the Credit Union's by-laws and Federal Credit Union Act. Those include:

Seats Up for Election This Year

Directors on the Board are elected for a 3-year term.

Based on terms that will be expiring, there are three (3) seats up for election in the upcoming election period.

Candidates must be at least 16 years old
Must be a member in good standing

Any member in good standing may file a petition. In such case, a ballot will be provided. A maximum of up to 1% signatures of members in good standing are required not to exceed 200 on each petition. Each nominee must provide a statement that they are willing to serve, and must also provide a short biographical sketch and list of qualifications with their petition.

FOR MORE INFORMATION OR TO SUBMIT YOUR NAME FOR NOMINATION, PLEASE CONTACT:

Walter Bobesky
(315) 469-5599

Hours of Operation

Monday-Friday 8:30am-5:00pm

Saturday 9:00am-12:00pm

(315) 469-5599

secny.org



CLOSED
Monday, October 8th
Columbus Day

CLOSED
Monday, November 12th
Veterans Day (observed)

CLOSED
Thursday, November 22nd
Friday, November 23rd
Thanksgiving Holiday

CLOSED at 1:00pm
Monday, December 24th
Christmas Eve

CLOSED
Tuesday, December 25th
Christmas Day

CLOSED at 1:00pm
Monday, December 31st
New Year's Eve

CLOSED
Tuesday, January 1st
New Year's Day