

# Happy Retirement

Thank you for  
32 years of  
service!

**Walter Bobesky**

**President/  
Chief Executive Officer  
1992-2024**



**SECNY FCU wishes to recognize Walt for his tenure at the credit union and numerous achievements over the years including:**

- \$260M in asset growth
- Community Charter designation in 2001
- National recognition for the first indoor drive-thru in the country at North Syracuse
- Opened Education and Career Center in 2019
- Expanded branch network to six professional branches, four student branches, and a full-service Mortgage Services Dept.

**AND SO MUCH MORE!**

He has also served on numerous local and national boards. Bobesky will remain a Director on the Board and continue to serve as President then Chief Strategist/Consultant during the transition to his recently appointed successor, current SECNY Chief Experience Officer, Courtney Fulmer.

**On behalf of the Board of Directors, Committees, Staff and Membership-**

**Congratulations on your retirement and THANK YOU for your dedication and leadership!**

**SECNY**  
FEDERAL CREDIT UNION



## Scholarship Program

**This year, SECNY will award five \$1,000 Scholarships to high school seniors.**

The credit union recognizes student potential within our communities and commits contribution to student development through support of continuing education. One of the five Scholarship Awards will be designated for a student remaining in our local CNY area, planning on attending Community College, Trade School, Work Program or Certificate Program, etc.

Please reach out to Jillian Kerekes, Director of Education Marketing, at [jkerekes@secny.org](mailto:jkerekes@secny.org) with any questions.

For details or to apply online, visit [secny.org](https://secny.org).

Completed applications must be submitted by **January 31, 2024.**



Stay tuned for a new look **PLUS** enhancements coming this year to our **youth account programming** designed for ages 0-12!

## 53rd Annual Meeting & Board of Directors Nomination Results

SECNY's Board of Directors previously announced one position to be filled.

The Nominating Committee received one nomination for one open position. With no other nomination forms received, SECNY will welcome:

### Kris Wilson

to the SECNY Board of Directors for a 3-year term after official installation at the 53rd Annual Meeting in March.

**The 53rd Annual Meeting will be held Wednesday, March 20, 2024 at 6:00pm at the Fairmount Office AND online via Zoom. Stay tuned to [secny.org](https://secny.org) for details and to RSVP.**



## Meet the Candidate!

As current Regional Vice President, Kris Wilson has been with Allied Solutions for over 12 years partnering with financial institutions in a sales consultant capacity.

Kris holds a degree in Organizational Management from the University of Minnesota Duluth and in Broad Field Social Studies from the University of Wisconsin River Falls.

He brings great knowledge of the credit union industry in addition to expertise in sales, insurance, and **education**- fitting the mission of SECNY!

Welcome, Kris, we look forward to your service on the SECNY Board of Directors!



# Exciting things are coming in 2024!

We are pleased to have a number of projects in the works to benefit our members including:

- All-new and improved Online/Mobile Account Management for SECNY Credit Cards!
- Upgraded Card Management features in our SECNY Mobile App!
- Contactless cards!
- Real Time Payments!
- Website Refresh!

## AND MORE!

Check back at [secny.org](https://secny.org) during the year for more details!

**Out with the old,  
in with new ways  
to bank.**

Simplify your finances  
with online banking.

Visit  
[secny.org](https://secny.org)  
to get  
started.

# Oh what a year!

From a new logo, to new branches, to numerous community and school events along the way, we are proud to be YOUR credit union!





# Dividend Rate Declaration

The following schedule of dividends has been declared by the Board of Directors for the 4th Quarter 2023:

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)	1.24	1.25
	Cash Management (\$50,000-\$74,999.99)	1.00	1.00
	Cash Management (\$25,000-\$49,999.99)	0.75	0.75
	Cash Management (\$10,000-\$24,999.99)	0.50	0.50
	Cash Management (min. \$2,000-\$9,999.99)	0.40	0.40
81	IRA Activity Account (>\$10,000)	0.30	0.30
	IRA Activity Account (\$100-\$9,999.99)	0.15	0.15
61	Escrow Accounts	No Dividend	
20	Save2Own	2.96	3.00
21	HSA Savings (min. \$100)	1.00	1.00
29	HSA Checking (\$5000 and over)	0.25	0.25
	HSA Checking (\$1,000-\$4,999.99)	0.15	0.15

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

## Whatever your goals are this year, a SECNY HOME EQUITY LINE OF CREDIT could help!

Rates as low as

**3.99%APR<sup>1</sup>**  
**+ NO CLOSING COSTS!<sup>2</sup>**

- Consolidate Debt
- Pay for College
- Update Your Home
- Make Memories with Family and Friends
- AND MORE!

Call  
(315) 638-7061  
or visit  
secny.org

2024

<sup>1</sup>APR = Annual Percentage Rate. As low as 3.99%APR locked in for 1 year. Rate expressed for Line of Credit is variable and can be adjusted annually on the first day of the month following the anniversary date of opening. The rate is based on an Index Rate of the Wall Street Journal Prime Rate. There is no limit on the amount by which the Annual Percentage Rate can change during any one period up to the maximum permitted by law. Loan rate and amount are based on credit qualifications and available equity in property. Subject to change without notice. Home Equity Lines of Credit currently financed through SECNY Federal Credit Union cannot be refinanced with this offer. Contact any SECNY office for details.  
<sup>2</sup>All fees paid in conjunction with the loan are subject to recapture if the loan is closed within three years.

## IMPORTANT ANNOUNCEMENT

### Privacy Policy/ Service Schedule Notification

To obtain our current Privacy Policy, visit any SECNY branch OR go to **secny.org** and click on **Privacy Policy** at the bottom right of the homepage.

To obtain our current Service Schedule, visit any SECNY branch OR go to **secny.org** and click on **View Rates** in the menu at the top, then **Service Schedule**.

# SECNY

FEDERAL CREDIT UNION

### Onondaga Hill Office

Monday-Friday 8:30am-5:00pm  
Saturday 9:00am-12:00pm

### All Other Branches

LOBBY AND DRIVE THRU  
Monday-Friday 8:30am-5:00pm  
Saturday 9:00am-12:00pm

(315) 469-5599 secny.org

### HOLIDAY CLOSINGS:

Monday, January 15th  
Martin Luther King, Jr. Day

Monday, February 19th  
President's Day

CLOSE AT 2:00pm  
Friday, March 29th  
Good Friday

