



IN THE LOOP

The Quarterly Newsletter for Palisades Credit Union Members



**COME ON IN,
WE ARE BACK TO BUSINESS!**



We are pleased to announce that our Palisades Credit Union New City and Nanuet branches are now open during regular business hours (see page 4 for hours and locations). Our Orangeburg location will be re-opening shortly, make sure to check our website for updates. We are doing everything we can to ensure a safe environment for our members and employees, including limiting lobby capacity and requiring the use of face coverings when visiting a branch. While many members have adapted to the use of electronic channels, feel free to stop by with any transactions or needs that you may have. We appreciate your understanding and patience during our recent months of shut-down and limited service hours and hope to see you all soon!

Our New Fee Schedule

Our fee schedule has been updated, effective February 1, 2021! Changes were made to streamline and simplify our fees, ensuring that we can continue to provide members with the best service and experience possible. Members that receive monthly paper statements will receive a copy of the updated schedule with their December statement. If you do not receive paper statements, please click [here](#) to view the updated information. For up-to-date Palisades information, make sure to check out our website or sign up for our Palisades E-News.

Annual Shareholders Meeting

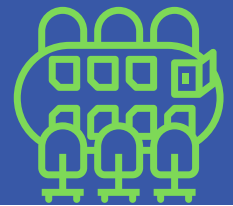
Tuesday May, 4, 2021
4PM

**Make sure to check our
website for meeting updates.**





2020 Board of Director Nominations



Palisades Credit Union is a member owned full service financial institution. Each member has the right and the opportunity to help by volunteering on committees and on the Board of Directors. Once a year, Palisades CU conducts a formal nominating and election process for our Board of Directors. This year, the Palisades CU Nominating Committee has nominated the following members to the Board:

Gerald Castellani

Mr. Castellani has been on the Board of Directors since 1972 and has served on various committees. He began his career at Lederle in 1962 and retired in 2006 from Wyeth. Mr. Castellani graduated from the University of Pittsburgh with a Bachelor of Science degree in Chemical Engineering and obtained his MBA at Fairleigh Dickinson University. Mr. Castellani is currently working as a consultant. His current assignment is with Enbridge, a gas distribution company headquartered in Houston, Texas.

James Brandt

Mr. Brandt has been on the Board of Directors since 1983, his previous positions included the Supervisory Committee and Treasurer. Mr. Brandt is currently serving as the Chairman of the Supervisory Committee. Mr. Brandt is a graduate of Lebanon Valley College in Pennsylvania and retired in 2005 from Wyeth.

Nominations may also be made by members by submitting a petition containing the signatures of at least 1% of the members eligible to vote with a minimum of 20 and a maximum of 500. To be valid, nominations by petition must include biographical data of the candidate's past and present work experience, education, civic involvement, a brief statement (50 words or less) as to why he/she wants to serve on the Board of Directors, and a signed certificate from the nominee stating that he/she is agreeable to the nomination and will serve if elected to office. Regular terms of office are three years. The Board meets monthly as required by the bylaws and at more frequent intervals as necessary.

Petitions for nomination must be submitted to the Secretary of the Board of Directors, c/o Palisades Federal Credit Union, 300 N. Middletown Road, Suite #6, Pearl River, NY 10965 and received by Sunday, February 28, 2021.

Follow Us

Don't forget to follow us on social media and engage with our posts! Keep an eye open for upcoming events and promotions.

 Palisades Credit Union / @palisadesfcu

 Palisades Credit Union

 @palisadescu

 @Palisades_CU



MARK YOUR CALENDARS

Upcoming Holidays & Events



Thursday 12/31 & Friday 1/1

New Year's Eve & New Year's Day

12/31 Branches close at 1PM

1/1 Branches are closed



Friday, 1/8

NYCUA 2021 Scholarship

Last day to submit scholarship application



Monday, 1/18

Martin Luther King Jr. Day

Branches are closed in observance of the holiday



Sunday, 2/14

Valentine's Day



Monday 2/15

President's Day

Branches are closed in observance of the holiday



Tuesday 5/4 at 4PM

Annual Shareholders Meeting

Location to be announced

Locations
Nanuet Branch
 240 East Route 59
 Nanuet, NY 10954

New City Branch
 244 South Main Street
 New City, NY 10956

Orangeburg Branch
 16 Orangetown Center
 Orangeburg, NY 10962

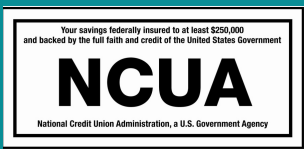
Hours Of Operation
 Mon. 9:00 a.m. - 5:00 p.m.
 Tues. 9:00 a.m. - 5:00 p.m.
 Wed. 10:00 a.m. - 5:00 p.m.
 Thur. 9:00 a.m. - 5:00 p.m.
 Fri. 9:00 a.m. - 5:00 p.m.
 Sat. 9:00 a.m. - 1:00 p.m.

Hours Of Operation
Member Contact Center:
 845.602.4242

Toll Free:
 800.438.7415

TAP:
 845.602.3TAP OR
 800.333.TAP3

Web Address
Palisadesfcu.org



Palisades Providing Opportunities'

The new year is finally here which means a new school year will also be starting soon. And with a New Year comes new opportunity, brought to you by Palisades and the New York Credit Union Association (NYCUA). Each year Palisades Credit Union, in conjunction with the NYCUA, offers Seniors in high school the chance to be awarded scholarships towards their upcoming Freshman college tuition. This year members were able to download and submit their application online directly without having to visit a branch. The 2021 scholarship application process has come to a close on Friday, January 8th. If you have any questions regarding the scholarship program, please feel free to contact your local branch. All winners will be contacted by late April or early May. Keep an eye out in your email for any updates regarding your Application. Good luck to all applicants!



WATCH THE BUCK



Stick to a budget for a stress-free holiday (and New Year).

DELEGATE



If you've got too many things on your plate, ask for help.

TAKE SOME "ME" TIME



Take a time-out each day to relax, recharge and rejuvenate.

GIVE BACK TO THE COMMUNITY



When you give, you always give most to yourself.

LOWER YOUR EXPECTATIONS



Be prepared for surprise stressors, and don't expect perfection.

LIMIT THE BOOZE



Keep alcohol consumption in check for strong health and mental clarity.

STAY POSITIVE



Your holidays will be brighter when you see the good in everyone and everything.