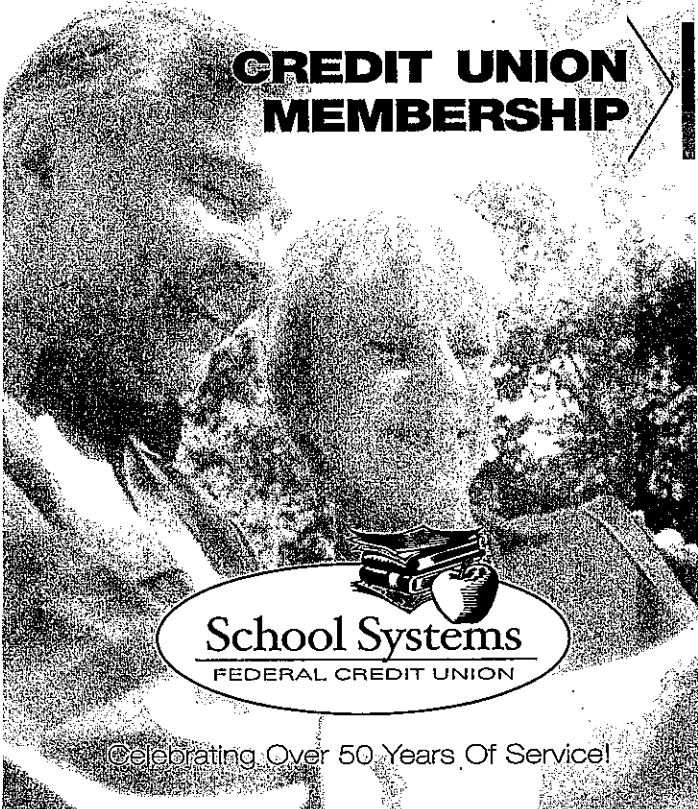


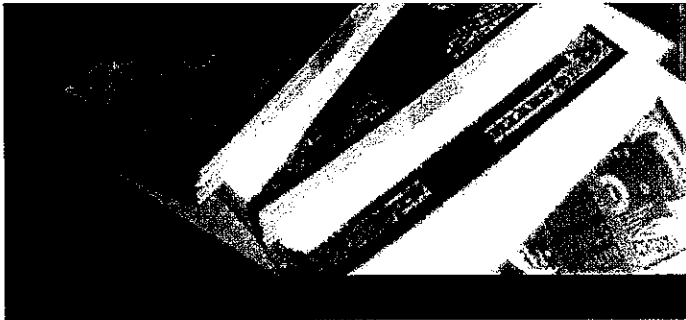
Explore The Financial Benefits Of

CREDIT UNION MEMBERSHIP



School Systems
FEDERAL CREDIT UNION

Celebrating Over 50 Years Of Service!



PAT (Personal Automated Teller) 24 Hour Account Access

Call PAT 24/7 at (518) 456-1611 **option 6** for fast and convenient account access and money management. Verify account balances, confirm cleared checks, transfer funds between accounts, and so much more, all from any touch-tone phone.

Direct Deposit/Payroll Deduction

Direct Deposit is the safest way to deposit your net pay, Social Security or pension check(s) into your credit union accounts. Your money is electronically transferred and immediately available every pay period.

Payroll Deduction allows you to have a portion of your net pay deposited directly into your credit union account(s) such as your Savings Account, Holiday Club Account or any other account for your "no-excuses" way to save.

Financially Strong, Federally Insured

All member accounts are federally insured for up to \$100,000 by the NCUA (National Credit Union Administration), an agency of the federal government.

Your Full-Service Financial Institution

People come first at School Systems Federal Credit Union. We are dedicated to providing our members with the quality financial products and services, and the professional, confidential, person-to-person service they deserve.

We Make It Easy For You

We regularly monitor other financial institutions to compare our products and services. You can feel confident your credit union accounts are not only competitive, but a great deal! It's the credit union *comfort factor*, and you won't find it anywhere else!



150 Defreest Drive
Troy, New York 12180
Phone: (518) 286-1611
Fax: (518) 286-2778

325 Washington Avenue Ext.
Albany, New York 12205
Phone: (518) 456-1611
Fax: (518) 456-4150

Hours:
Monday - Thursday:
9:00 a.m. to 4:30 p.m.
Friday: 9:00 a.m. to 6:00 p.m.
Saturday: 9:00 a.m. to 1:00 p.m.

Website: www.school-systems.com
E-mail: ssfcu@schoolfcu.com



Federally Insured By The NCUA



Join

OUR FINANCIAL FAMILY

School Systems Federal Credit Union is a full-service, not-for-profit and member-owned financial institution. Unlike profit-driven banks that benefit only a small number of stockholders, we return excess earnings to all of our members in the form of better service, lower interest rates for loans, higher yields on savings and investment accounts, and by adding new financial products and services.



A Long-Standing Tradition Of Service

Originally chartered in 1954, the credit union included the school districts of Guilderland, Berne-Knox-Westerlo, Voohesville, and North and South Colonie. Today, we serve over 40 school districts, colleges, companies, and 7,600 members in Albany and Rensselaer Counties. The credit union is governed by member-volunteers, elected to the Board of Directors and managed by experienced financial professionals.

Once A Member, Always A Member

You are welcome to remain a credit union member for life, even if you change jobs, move or retire. If your lifestyle does change, we'll show you how easy it is to access your credit union accounts and conduct financial transactions by mail, Internet, phone, fax, and nationwide ATMs.

Savings & Investments

We offer a variety of Savings and Investment Accounts designed to help you reach your financial goals.

- ☑ Share/Savings Accounts
- ☑ Share, Roth, IRA, & Education Certificates
- ☑ Holiday Club Accounts
- ☑ Youth Savings Accounts
- ☑ Tiered Money Market Share Accounts
- ☑ Vacation Share Accounts
- ☑ Summer Share Accounts
- ☑ ATM Card

Our affiliation with the Professional Planning Group allows us to aid members in Retirement Planning, Investment Strategies, Insurance Policies, and Estate Planning – working with you to help assure your financial security.

Affordable Loan Solutions

We offer a full array of low interest loans with flexible repayment terms and a hassle-free loan process. Call the credit union or apply online at www.school-systems.com.

- ☑ Home Loans
- ☑ Home Equity Loans
- ☑ Home Improvement Loans
- ☑ Vehicle Loans
- ☑ Sport Craft Loans
- ☑ Personal Loans
- ☑ Overdraft Loans
- ☑ Higher Education Loans

Loan Refinancing Program

When you refinance a loan you have at another financial institution with us, it could be at a rate that's lower than your current rate! You could save on interest and possibly reduce your monthly payment!



Share Draft/Checking

We offer three Share Draft/Checking Accounts for you to choose from: Regular Share Draft, Smart Start (ages 17-24) or Premium (ages 50+). Our FREE Share Draft/Checking Accounts allow you to save money and manage your finances conveniently with our variety of features you won't find anywhere else.

- ☑ NO Per Check Charge
- ☑ NO Monthly Service Charge
- ☑ ATM Card
- ☑ NO Minimum Balance
- ☑ Direct Deposit/Payroll Deduction
- ☑ VISA® Debit Card
- ☑ Overdraft Protection
- ☑ Telephone Funds Transfer
- ☑ Virtual Branch
- ☑ Bill Pay

VISA® Debit Card

It works like a check or a credit card at merchants and vendors wherever you see the VISA logo. And, since it's a card there are no checks to write or ID hassles. Purchases are automatically deducted from your Checking Account. Plus, you can withdraw cash, verify account balances and transfer funds at ATMs worldwide.

VISA® Credit Card

Choose the credit card that is right for you. We offer VISA Gold and VISA Classic. You can take advantage of everyday bargain opportunities, shop with ease, have protection in emergencies, or track your travel expenses.

- ☑ Low Fixed Interest Rate
- ☑ No Fee Or Higher Rate On Cash Advances
- ☑ Profits Help Build Annual Scholarship Fund
- ☑ No Annual Fees
- ☑ 25-Day Grace Period On Purchases
- ☑ And More!