



**ADIRONDACK REGIONAL
FEDERAL CREDIT UNION**

1947-2007

The Outlook

VOLUME 3, ISSUE 3

SUMMER 2007

HAPPY RETIREMENT SUE!



Vice President Sue Hoffnagle celebrated her tenure at the credit union with her colleagues at a surprise retirement party at the Thirsty Moose Restaurant June 12. Adding to the surprise was the unexpected attendance of her husband, sons, daughter-in-law, and sister- and brother-in-law. Here she's pictured with Supervisory Committee members Audrey Delair and Carol Becker. Sue's last day is July 31. We'll miss her!

FROM THE DESK OF MIKE

A few words from Mike Farkas, CEO

This is our 60th year of service in the North Country and we have had fun putting together a number of events to show our members how much they are appreciated. So watch for what will happen Monday, July 16 and Tuesday, July 17. Activities will include member appreciation day, kids' day, games, prizes, giveaways, food and much, much more.

Susan Hoffnagle who joined our credit union staff in March 1996 is planning on retiring July 31. Sue brought many years of experience from her years with Adirondack Bank, formerly Saranac Lake Savings. In fact, before she joined us here at the credit union, she assisted many of our members with mortgages and home equity lines of credit that we were unable to provide at the time.

Good luck Sue!

My own retirement day is fast approaching as March 31, 2008 is just around the corner. The time is flying by in seconds with each day jam-packed with things to be done or new things happening.

The search for my replacement continues, with expected interviews being done in July and August. We hope to have the new person on board by late summer or early fall. As this process moves forward, we will keep you posted.

Other areas of interest include the relocation of the Saranac Lake office from its current spot at the Hotel Saranac to its new location on Depot Street. This has been a slow process but the new office should be completed near August 1. This facility will feature a 24/7 ATM, drive-up window, night drop receptacle, and Saturday hours by mid-fall.

We recently transferred Sara Wade to the Saranac Lake office to work with Amy Bowers. Sara will be processing loans along with teller work, and Amy will be the manager and continue her marketing chores.



Plattsburgh bowls for charity

The Plattsburgh office's employees thank the members who supported them in the RSVP BOWL-A-THON on April 15.

The credit union bowlers had a successful outing, as Manager Shelley Curry had the highest score and Tiffany Stefanick won second place for the most donations collected.

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Kids' bike safety day is a success



A day of fun and safety was held for kids June 9 at LP Quinn Elementary School. Activities included bike registration, Safe Child photo cards, helmet fittings and bike tune-ups. Free helmets were given to 81 children. The following organizations assisted with the events, keeping it free for all children: Placid Planet Bicycles, TL Kiwanis, Franklin County Sheriff's Department, DCJS Safe Child Program, TL Football Boosters, LP Q'ers, LP Quinn Elementary School, Tupper Lake Village Police Department, Tupper Lake High School art students, especially Evan Bujold and teacher Brian LaVallee. Special thanks to ARFCU employee Carol Houle for coordinating this event. At upper left, Sonya Mousaw and Carol Houle pose with some of the free helmets. At bottom left, Cathy Staves, Sara Wade and Mike Farkas pose with the new police bike.



Above, ARFCU employees and Kiwanis members label bikes with a registration sticker and serial number. The numbers aid the police department if the bike is stolen.

SL office to move in mid-July

The Saranac Lake office will move to its new location in the Branch and Callaghan Building at 33 Depot St. from its current location in the Hotel Saranac. The move is anticipated to occur Tuesday, July 10.

The hotel office will be open Monday, July 9. Both offices will be closed Tuesday, with an anticipated open date of Wednesday, July 11 at the new location.

The credit union will share office space with HomEnergy until renovations on our new space are complete this summer. The drive-thru is expected to open this fall.

The new office will feature parking, a 24-hour ATM, drive-thru window and night drop receptacle when construction is complete. We appreciate your patience during renovations.

The building is located across from the train station on Depot Street, behind Stewart's. The phone number will remain 891-9958.

For information, call or stop by the current location.

Dual authentication more secure

Our Audio Response system added another layer of security February 15. Callers are now asked to punch in the first three numbers of their social security number, in addition to their preselected PIN.

The multi-factor authentication is not meant to inconvenience any members, but to assure their identity to keep personal information secure.

(Continued from page 1)

The Senior Fuel Fund Drive was completed March of this year with more than \$32,000 in donations given to assist many area seniors with fuel needs. I believe that this will be done again during the 2007/2008 year.

We also took an active part with regional hospice centers and your donations surpassed the \$13,000 mark. Funds will be sent to hospices in the county that each office is located.

Thanks to our members who continue to step up and assist others. Remember, you are the credit union.

Celebrate 60 years of service

Adirondack Regional FCU is celebrating 60 years of service! To thank our members for so many years of loyal membership, we're hosting a variety of special events this summer.

At the Tupper Lake office, a luncheon and ceremonial ribbon cutting honoring the longest members will be held Monday, July 16. Invitations will be mailed.

Tuesday, July 17 is Kids Day! Planned activities include horse rides, games, giveaways, duck pond with prizes, and face painting! All are welcome. Call Carol at 359-2921 for more information.

The Wilmington, Plattsburgh and Potsdam offices will be hosting lunchtime cook-outs for their members Tuesday, July 17. For more information, call your local branch.

ARFCU has grown considerably in the 60 years since it opened its first office as Sunmount Employees Federal Credit Union in the guardhouse on Sunmount's grounds. Then ...

We were only a small two-office building. You had to come to us for cash, account balances and transaction information. You could only do business when our office was open. You had to take time off of work to apply for and receive a loan.

Now ... We have five branches in four counties. We have fee-free ATMs across the North Country with current account information and 24/7 access. Home Banking and Audio Response allow you to check balances, transfer funds and make loan payments immediately. Loan applications are now accepted online and funds may be available the same day.

POTSDAM'S FACELIFT



The exterior painting and landscaping project is complete at the Potsdam office. The building is now red and gray with a new entryway. Decorative landscaping has been planted around the building, sign and entrance. The office is located at 166 Market St.

HELPING HOSPICE



ARFCU members donated almost \$13,000 to area hospice centers during our recent fund drive. Funds remained in the county they were raised. Pictured from left, Loan Officer Sandy McFadyen, Vice President Cathy Staves, Teller Sonya Mousaw, High Peaks Hospice Executive Director Jan Demers, Vice President Sue Hoffnagle, CEO Mike Farkas, and Loan Clerk Dorie LaLonde. The Tupper Lake, Saranac Lake and Wilmington branches raised \$7145.76 for High Peaks Hospice.

Scholarship winners named

The following students won the 2007 Donald Devirgeles Memorial Scholarships:

- Ricky Sayward, Willsboro Central School, was awarded \$1,000 to attend the College of Saint Rose.
- Plattsburgh High School's Kenneth Stay received \$500 for studies at Susquehanna University, and Lauren Mintzer received \$500 to attend SUNY Plattsburgh.
- Ted Doherty, Saranac High School, received \$500 for SUNY Plattsburgh.

Winners must be accepted to a two- or four-year college with plans to study in the business or math field and have a high school grade point average of 80 percent or higher.

Applications for the 2008 scholarship program will be sent to area high schools in February.

Practice safety in parking lots

Members are reminded to use caution when using the drive-thrus at the Tupper Lake, Plattsburgh and Potsdam offices. Please do NOT back up to maneuver closer to the window — other cars may be behind you.

Members are also asked to slow down when driving around the Tupper Lake building. Members park behind the building and walk to the front. Deer have also been feeding nearby.

The lot is also one-way, please respect the established driving patterns. We want you to stay safe!

ARFCU INFORMATION

Online access to information,
Home Banking and Bill Pay
www.adkcreditunion.com

24-Hour Audio Response
1-800-463-1853

Report lost/stolen ARFCU Visa debit card
1-800-472-3272

Report lost/stolen ARFCU Visa credit card
1-800-237-6211

HOLIDAY CLOSINGS

All offices of the Adirondack Regional FCU will be closed on the following dates:

Independence Day, Wednesday, July 4
Labor Day, Monday, September 3
Columbus Day, Monday, October 8

BOARD OF DIRECTORS

John Carpenter, Chair
James Kucipeck, Vice-Chair/Treasurer
Susan Provost, Secretary
Lea Bedore
Kate Bencze
Gerald Goldman
James Tebo

SUPERVISORY COMMITTEE

Audrey Delair, Chair
Carol Becker
Diane Buntich
Rosanne Davies
Suzanne Vaillancourt

MEMBERSHIP ELIGIBILITY

We are proud to announce that Adirondack Regional Federal Credit Union can serve all persons who live, work, worship, own a business or attend school in Clinton, Essex and Franklin Counties, and underserved portions of St. Lawrence County of NY State, as well as business and other legal entities located therein.

BRANCH HOURS

Tupper Lake, NY

280 Park St.
Tupper Lake, NY 12986
Phone: (518) 359-2921
Fax: (518) 359-7366

Lobby
Mon – Fri: 9:00–5:00
Drive-Thru
Mon – Fri: 8:30–5:00

Potsdam, NY

166 Market St.
Potsdam, NY 13676
Phone: (315) 268-1440
Fax: (315) 265-1322

Lobby
Mon – Wed: 9:00–4:00
Thurs: 9:00–6:00
Fri: 9:00–5:00
Sat: 9:00–12:00
Drive-Thru
Mon – Wed: 8:30–5:00
Thurs: 8:30–6:00
Fri: 8:30–5:00
Sat: 8:30–12:00

Saranac Lake, NY

100 Main St., Hotel Saranac
Saranac Lake, NY 12983
Phone: (518) 891-9958
Fax: (518) 891-4814

Lobby
Mon – Fri: 9:00–4:30

Wilmington, NY

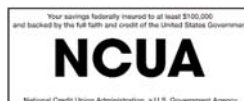
5794 State Route 86, Suite 2
PO Box 420
Wilmington, NY 12997
Phone: (518) 946-2056
Fax: (518) 946-2057

Lobby
Mon, Wed and Thurs:
9:00–5:00
Fri: 9:00–6:00
Closed 11:00–11:45

Plattsburgh, NY

23 Smithfield Blvd.
4 Seasons Plaza
Plattsburgh, NY 12901
Phone: (518) 562-0221
Fax: (518) 562-0337

Lobby and Drive-Thru
Mon – Wed: 8:30–5:00
Thurs – Fri: 8:30–6:30
Sat: 8:30–1:00



**ADIRONDACK REGIONAL
FEDERAL CREDIT UNION**