

# The Overlook

VOLUME 5, ISSUE 1

WINTER 2009



ADIRONDACK REGIONAL  
FEDERAL CREDIT UNION

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Online information, Home  
Banking and Bill Pay  
[www.adkcreditunion.com](http://www.adkcreditunion.com)

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

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



## HOLIDAY CLOSURES

All offices will be closed on  
the following dates:

**Martin Luther King Day,**  
Saturday, Jan. 17 and  
Monday, Jan. 19

**Presidents' Day,**  
Saturday, Feb. 14 and  
Monday, Feb. 16

 *Happy Holidays*   
*from our family to yours!*

Cathy Shelley Amber  
Heather  
Sonya  
Carol  
Stacy  
SARA  
Micah  
Dorie  
Tiffany  
LESLIE Sandy Chip Raust  
Cindy Shannon Melissa Amy  
June Charlene judi  
Pat VIKIE  
 

## CATHY'S CORNER

### Notes from CEO Cathy Staves

Another year has come and gone and we thank all of you, our valued members, for making this year a success.

We had many changes come to the credit union during 2008. CEO Mike Farkas stepped down in April and I stepped into his role as CEO. Amber Cota then moved into the vice president position.

We've also welcomed some new members to our credit union family at our branch offices. I know you will make our new tellers feel as welcome and supported as you did to me.

The financial crisis that hit so many of our banks has had little impact on us so far. By keeping our leadership and goals local, we aim to serve you, our neighbors, and not national shareholders. We keep our focus on how to best serve our communities and members. When you win, we win. Our success depends on our members and our goal is to serve you to the best of our ability.



We have no way of knowing what will happen in the financial sector in 2009, but I can say with all confidence that we will continue to serve our members first and foremost.

We ended 2008 financially solid and secure in our position as your hometown credit union. Our community projects have grown and are able to assist many more people now.

We expanded our school supply drive to every branch and were able to send boxes full of supplies to local schools for students who needed basic supplies.

We also helped many of our neighbors through the Senior Fuel Fund program, volunteer work in our communities, and clothing, food and toy drives.

Please join us again in helping our local seniors stay warm this year. We are very proud of the response we have received thus far and are encouraged that we will be able help more of our neighbors this year. We know times are tough for all of us right now and that makes your generous response all the more heartwarming. We live in such a caring, helpful community!

We look forward to a bright and exciting 2009. Thank you for making us your financial choice since 1947. We look forward to extending our relationship with all of you throughout 2009 and beyond.

## Keep our neighbors warm

ARFCU is raising money to assist area senior citizens with their fuel bills again this year. As of December 12, our members have generously donated \$13,676.00 to our neighbors.

Funds are distributed through local fuel companies. If you know someone in need of assistance, please contact the fuel company. We do not send funds to individuals; the funds will be applied to his or her fuel account.

Recipients do not need to be credit union members, but should be at least 65 years of age and in financial need.

If you are interested in donating funds to this worthy cause, donations can be made at any office. Funds will be used to assist seniors in the community they are donated in. Receipts are available upon request.

Donations can be rolled into a new loan. For every \$20 donation you make to our Senior Citizen Fuel Fund, we will discount the rate on your new loan by 0.1%, up to 1% with a \$200 donation. This reduction comes off of your final Annual Percentage Rate and applies to new loans only. Your final rate is dependent on credit worthiness. In-house refinancing, mortgages, home equity lines of credit, personal lines of credit, small business loans and MasterCard credit cards are not eligible for this special offer. Donations can be added to your new loan amount for your convenience or paid separately.

Please ask at your local office for more information about this great program and help your neighbors stay warm and cozy this winter. We thank you for your generosity.

## Keep your email safe from scams

This autumn, many residents in the North Country received fraudulent emails claiming to be from ARFCU. The first one claimed debits cards were deactivated and included a phone number to reactivate your card. The second email appeared to be the credit union's response to the first email. Both contained numerous typographical errors.

If you receive any of these emails or similar ones, please delete them immediately! Do not call any phone numbers listed or click any links. Do not offer any personal or account information for a transaction you did not initialize.

Financial institutions will not contact you to reactivate your account online. The IRS and other government agencies will never contact you through email. If an account has been deactivated, the financial institution will not email you, they will likely notify you in writing through the mail.

Extra vigilance will keep your account safe!



Clockwise from above, Potsdam employees spread holiday cheer at the Santa Parade. Santa listens to a young member's Christmas list. Rudolph waits for the coloring contest winner to claim him. Tupper Lake employees stand with donated toys for the Kiwanis gift drive.



## New faces arrived at ARFCU

You may have noticed some new faces behind the teller lines in the last few months.

The Potsdam office has several new employees, with new tellers Sara Dana and Leslie Donovan joining Vikie Jones.

Vikie has also been named the new branch supervisor and loan officer. She has been with the credit union since 2003.

Cindy Morrow is now working at the Saranac Lake office as a teller. She started with the credit union in September as well.

Please welcome these new faces at your credit union.

## Send ideas for our web site

ARFCU's web site, [www.adkcreditunion.com](http://www.adkcreditunion.com) is a great place to check your account information, loan rates, branch closings and information about scams.

We want to make it even more beneficial to you. What do you want to see on your credit union's web site? What features would make your financial decisions clearer for you? What would you like to see on a kids' page? Do you want information on scam prevention?

Please send ideas to [amy@adkcreditunion.com](mailto:amy@adkcreditunion.com). Please note we are under some restrictions due to technology and compliance, but all suggestions will be considered.

## HALLOWEEN SMILES



Young members visited the credit union on Halloween for thrills, chills and trick-or-treating.

## REFERENCE NUMBERS

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

Activate ARFCU debit card:  
**1-800-321-4698**

Report lost/stolen ARFCU MasterCard credit card:  
**1-800-820-8302**

MasterCard Cardholder Services secured site:  
**[www.gotomycard.com](http://www.gotomycard.com)**

MasterCard Customer Service:  
**1-800-820-8450** or  
**972-391-6840**

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

## INFORMATION

### Tupper Lake

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

### Plattsburgh

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: 8:30–6:00  
Sat: 8:30–12:00

### Saranac Lake

33 Depot St.  
Saranac Lake, NY 12983  
Phone: (518) 891-9958  
Fax: (518) 891-4814

**Lobby**  
Mon – Fri: 9:00–5:00  
Sat: 9:00–12:00  
**Drive-Thru**  
Mon – Fri: 8:30–5:00  
Sat: 8:30–12:00

### Wilmington

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

**Lobby**  
Mon–Thurs: 9:00–5:00  
Fri: 9:00–6:00  
*Closed 11:00–11:45*

### Potsdam

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

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



Online information, Home Banking  
and Bill Pay:  
**[www.adkcreditunion.com](http://www.adkcreditunion.com)**



### 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 businesses and other legal entities located therein. *“Once a member, always a member.”*

### Board of Directors

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

### Supervisory Committee

Audrey Delair, *Chair*  
Carol Becker  
Diane Buntich  
Joseph Cavallaro  
Phyllis DeVirgeles