

Credit Union News



53 WEED STREET PLATTSBURGH NY 12901

Ph: 518-563-1338

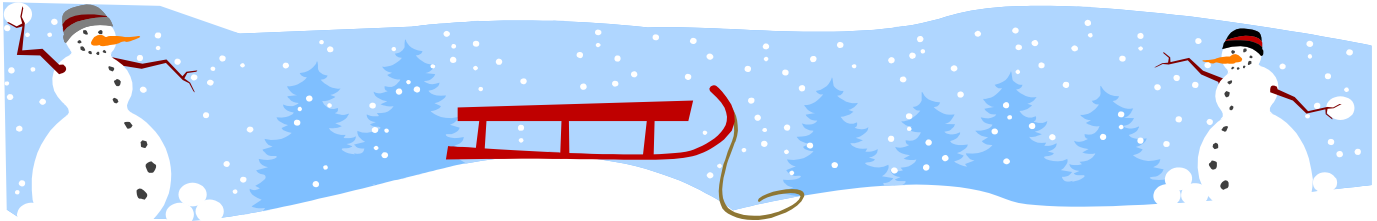
Fax: 518-563-1699

Winter 2010

Office Hours: Mon. Tues. Wed. Fri. 8:30 – 4:00 ~ Thurs. 8:00 – 5:00

www.pgpecu.com

Lost or Stolen Visa Card: call 1-800-453-4270



Dates to Remember

Monday, January 18th – **Closed**
Martin Luther King Jr. Day

Sunday, February 14th
Valentine's Day

Monday, February 15th – **Closed**
President's Day

Sunday, March 14th
Daylight Savings Begins

Wednesday, March 17th
St. Patrick's Day

Saturday, March 20th
First Day of Spring!

Friday, April 2nd – **Close at 12:00**
Good Friday

Sunday, April 4th
Easter

The Entire Credit Union Staff
Would Like to Wish All of Our
Members a **Healthy, Happy &
Prosperous New Year!**

Holly Kipp

Manager
Chief Executive Officer

Ellen Drollette

Lending Supervisor
Certified Financial Counselor

Shelby Siskavich

Lending Specialist
Senior Member Service Specialist

Jackie Hills

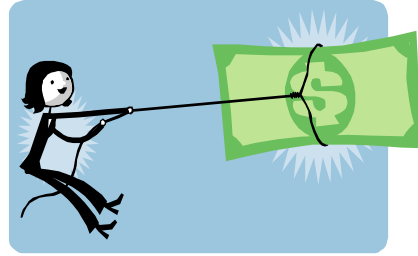
Lending Specialist
Member Service Specialist

Lindsey Jess

Member Service Specialist

New Years Financial Resolutions for Those Who are Struggling....

1. **Give up** 1 '*want*' every week and put the money saved in a jar. (drive-thru coffee, movie, lunch out etc.)
2. **Call** this week and get 2 quotes on car insurance – compare with your current policy, pick the lowest one.
3. **Sell** something you do not use. Now is a good time to clean house and make a few bucks. Try E-bay!
4. Before you go to bed every night, **take a minute** to think of 2 good things about your life.
5. **STOP thinking** that *stuff* will make you happy. Focus on priorities – good health for you & your loved ones is much more valuable than that new coat you saw at the mall.
6. **Remember:** 'Broke' is the state of your finances; 'Poor' is a state of mind. Appreciate the little things.
7. **Look** in the mirror. *That* is who is going to get you on the right financial path – not Lotto – not your next trip to the Casino – not your bet on the Super Bowl.
8. If you put your Holiday on 'credit', the pain of paying for it is much worse than the 'high' of buying it. **STOP using** plastic for 'wants'.
9. As a family, **realize** that you do not need to go on vacation every year. Not having to go to work or school *is the real vacation*. Stay home and enjoy just being a family. The financial and mental health benefits far outweigh the thrill of Mickey Mouse. We live in a beautiful area. Take mini trips around the North Country and enjoy where we live.
10. Savings should not be an 'option'. It should be considered an expense. You probably have a mortgage and car payment every month; you should also '**pay yourself**' by saving a committed amount every pay period. Just do it.



It's Time to Take Back Your Cash!

Saving Money is Like Losing Weight. You Have to *Want* to do it. Make Saving a Top Priority for 2010. Let GP Community Credit Union Help You.



\$ Is your Big-Bank Credit Card driving you crazy? Holiday bills arriving?

We can help get you back on track. Stop the credit card 'rollercoaster' of variable interest rates and decreasing credit limits. See us about a fixed rate, low cost loan today.



\$ Buying a car or looking to lower your current car loan payment?

We not only have great car loan rates, but we can also refinance your existing car loan from another lender over to the Credit Union. Interested in a lower payment and/or lower rate? See us today. It's easy at the credit union.



\$ Looking to Buy a Home or Refinance your current Mortgage?

CUC Mortgage – The Credit Union Center is ready to help. Go to cucmortgage.com and click on the 'credit union member' link. You can see current rates, check on pre-approval and even apply online. Check it out now!



Are You Looking to Buy a Home?

Are You a Homeowner With Equity in Your Home?

Are You Sick of the Big Bank Credit Card Companies Sticking it to You With Lower Limits & Higher Rates?

If You Answered **YES** to Any of These, We Can Help.

GP Community Federal Credit Union

**Home Equity Loans
&
CUC Mortgage Referral**

If you need up to \$25,000.00 to pay down debt or to finance a large project, The Credit Union offers a Home Equity Line that may help.

If you are interested in purchasing a home, or refinancing your current mortgage, we work with the **Credit Union Center**. Go to cucmortgage.com , klik on the credit union member link and check out the rates, get preapproval for a home purchase, or apply on line for a refinance of your existing mortgage. Do it today!

Any Questions? Call Ellen at the Credit Union 563-1338