

# FOR YOUR INTEREST\$T

ACMG Member Newsletter, April - June 2012

1.800.634.9239

[www.acmgfcu.org](http://www.acmgfcu.org)

Dear Member,

**You are personally invited to attend the ACMG Annual Meeting.** Why? Because all members are equal owners of the credit union, whether their deposits amount to \$50 or \$500,000.

ACMG's annual meeting is democracy in action. It's an occasion for management and elected officials to report to you, our owners. And, it's an opportunity for you to raise concerns, ask questions, or meet the management team and the staff that meet your every financial need.

Here, you'll learn more about the credit union's financial position, products and services, current business issues, and future goals.

**Without member input, credit union leaders can only guess what owners like you want from their financial institution.**

When you attend the ACMG annual meeting, chances are you'll leave with a better understanding of its purpose and goals, and be better prepared to face today's many financial challenges.

We hope to see you there!



Vicki O'Neill, ACMG president

## Cost-Effective College Funding!

**FREE Seminar... April 18<sup>th</sup>.**

**Congratulations! You've been accepted... but how are you going to pay?**

- **Maximize No- and Low-Cost Aid!**
- **Understand all your financing options.**
- **Financial Aid Specialist guest speaker -- Janet Barger!**

**Join us Wednesday, April 18<sup>th</sup> at the Solvay Library Community Room from 6 - 7:30 pm.**

**Seating limited, please RSVP to 315-488-4433.**

## **We hope to CU at the Annual Meeting!**

**May 16<sup>th</sup> at 6 pm, Solvay Fire Department Community Room**

**Please RSVP to 488-4433 by May 14<sup>th</sup>.**

### Candidates for Board of Director Positions

#### Susan Magari (Incumbent)

Sue joined the credit union in 1995, and served on the Marketing & Business Development Committee from 1997 until her appointment as a Director in 2000. She currently serves as Vice-Chair of the board and also chairs the Personnel Committee. Sue is the H.R. Director at Inficon.

#### Vincent Salvagni (Incumbent)

Vince was appointed to the board in 2007 to fill out the remainder of an unexpired term. He brings financial and auditing experience to the board and is currently serving as the Chair of the Supervisory Committee. Vince has been a member of the credit union since 1994 and is a partner with the firm of Dermody, Burke & Brown, CPAs, LLC. Vincent has his CPA designation from New York State.

#### Michael Strain (Incumbent)

Michael was appointed to the board in 2011 to fill out the remainder of an unexpired term. He is a member of the Society of Human Resource Management, as well as a graduate of the Leadership Greater Syracuse program. Michael brings multiple years of experience in labor relations and is the HR Director at Loretto.

**NO origination fees!**

**Low rates!**

**Quick approval and funds!**

**Flexible repayment options!**

# Bridge Loans for Your College Education

[www.acmgfcu.StudentChoice.org](http://www.acmgfcu.StudentChoice.org)

Bridge loans can build the roadway to your son's or daughter's future.

Have you ever thought of your college expenses needing a bridge loan—the bridge that spans the gap between college costs and financial aid? The bridge that will build a better life for your children?

That's where we come in! At ACMG, you can borrow the money to bridge the gap between your costs and financial aid, and defer payments while attending school with our private student loan program.

We all know the costs of college are going up and you know how important an education is. It can secure the best future possible for your child. You can build a bridge to that life with our student loan program.

By 2018, just seven years from now, more than 60% of jobs will require some sort of postsecondary education, according to the Center on Education and the Workforce at Georgetown University.

If you are planning on any post-secondary education for your children, it's not too early to start planning. **Visit [acmgfcu.StudentChoice.org](http://acmgfcu.StudentChoice.org) today and build the bridge to tomorrow.**

## MEMBER COMMENTS & STORIES

### - Bill-Pay -

I have used the bill paying online feature since it's conception. Honestly, I don't know what I would do without it. The convenience of paying bills from your home not only saves you money and time, but the satisfaction that they will get paid on time without getting lost in the mail. I don't know why more people don't use this feature. -- Richard Shepardson

### - Immediate Response -

My husband usually takes care of all the ACMG activity, but he has been ill so it fell on me to do it. I made the mistake of transferring too much money out of savings from which the car payment is taken and the car payment could not be completely paid. I contacted ACMG via email (as we were in Florida) and within an HOUR I had a response to my question, the problem was solved and the car payment paid in total so that it could be paid on the day it was due. My husband is very fussy about bills being paid on time, so it was a great relief to know that the employees at ACMG would respond so quickly. It is a rare occurrence, even in these days of computers, in most cases to get that kind of service.

Thank you for being there for me in an already very stressful time. -- Betsey Ketcham

**ACMG Note:** Congratulations to our winners! Betsey and Richard have chosen to support the Food Bank with our charity matching donation. **Remember to submit your comments/stories about ACMG and you might be our next \$10 winner and we'll send another \$10 to the ACMG partner group charity you choose!**

Email your comments to [wwheelock@acmgfcu.org](mailto:wwheelock@acmgfcu.org) today.

### April - June Holiday Closings

Saturday, April 7  
Saturday, May 26  
Monday, May 28

Easter Weekend  
Memorial Day Weekend  
Memorial Day

**Notice:** In the event of an emergency closing, information can be found on the following stations:

TV - WSTM Channel 3  
WSYR Channel 9

RADIO - 92.1 WSEN FM, 94.5 WYYY FM  
570 WSYR AM

# Important Notices:



**Time to file is running out...** but you can still access our **15% TurboTax online federal tax return discount**. Just follow the link from our home page or the online banking login screen.

Need assistance paying a tax bill or want advice on reducing debt with your tax return? Just call Janet or Jeanine at 315-488-4433.

On Point for College has been making dreams of college possible since 1999, helping over 3,000 first-generation youth to get into college, stay there, and succeed afterwards. Change a life... donate what you can today. Collection jars are located in both our Solvay and Valley branches through the end of April.



**ACMG Members Save Thousands with Invest in America** -- We know you work hard to earn your money. And we think you should keep as much of it as possible. That's why we've teamed up with Invest in America to bring you savings on the things you buy every day from trusted American companies.

Save thousands on everything from your cell phone bill with Sprint or a brand new GM vehicle to online discounts at over 1,200 major retailers with Shop America. **Discover how much you could save. Contact an ACMG representative or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).**

## Did You Know?...

You can easily **find all our local and nationwide ATMs and Shared Service Centers Branches** using convenient locator apps and 800 numbers when you travel. Just visit our home page at [www.acmgfcu.org](http://www.acmgfcu.org) and click the shortcut links for Sharenet, Allpoint and Shared Service Center Branches.



## ACMG helps Solvay and Marcellus High Schools Join Together to bring Real World Skills to Students

Last month, Solvay High School hosted a 2.5 hour real-world simulation for 65 students from both Solvay and Marcellus High. The two schools worked cooperatively to provide "beyond-the-classroom" skills, through a program called Mad City Money that was provided by ACMG Federal Credit Union.

Volunteers from six credit unions and area businesses setup this "city" and played the part of merchants. Each student received a sheet with information about their new life with a spouse, young child, occupation, salary information and credit card debt. Their mission was to visit each of the "stores" in Mad City to choose things like housing, transportation, food, clothing, child care and entertainment without spending more than their monthly income. These merchants were encouraged to persuade the students to buy their product or service no matter what their budget allowed, so students could experience their own money mistakes. Students also had to pay down debt, save for the future and plan for unexpected expenses. The credit union had an office in Mad City to offer financial budgeting guidance, so that every student could succeed and gain a hands-on knowledge of basic budgeting.

Student comments included: "The most important thing I learned was how to manage your money based on what you need over what you want" and "When I have a career and steady income, I will set budgets first and have a goal to get any debts or loans paid off quickly". During a post-event discussion, students shared how they tried to negotiate lower pricing on larger items, made sure their child was well cared for and often chose more "budget-friendly" options so they could save for the future. The event concluded with a discussion of the importance of building credit responsibly and one student from each school demonstrated the cost of good vs. bad credit for the choices they had made in Mad City.

This collaborative effort demonstrates how a supportive community can prepare students with the life-skills needed, as they graduate and take on adult financial responsibilities.

Wendy Wheelock, Director of Marketing



**Solvay High student, Autumn Frodelius pays off her "new life" credit card debt and finishes a successful budget.**

## And Then There Was One Income... Don't Panic -- We're Here to Help!

Living on one income - by choice or by chance - presents unique challenges. Whether it means dire straits is somewhat up to you.

**Don't panic** -- Living on one income when you've been used to two can be a shock. But panicking can lead to poor choices, like invading retirement accounts, dropping health insurance, or selling real estate in a depressed market. **Call our professionals immediately to discuss all your available options.**

### Befriend your budget

- Assess reserves, severance packages, government assistance, and any other sources of income to determine how much money is coming in and for how long.
- Assess monthly costs to determine how much money is going out and to look for opportunities to trim spending.
- Look at cable and phone packages, vacations, and entertainment for savings.

Even some fixed expenses can be changed or deferred. Look for opportunities to reduce credit card payments, refinance mortgages, or suspend payments for a period of time. No matter what life brings you, the professionals at ACMG are here for you. **Stop by or call us today at 315-488-4433 before poor choices damage your credit score and cause added expenses.**



**Live chat is now available** during office hours from your online banking page. Login and send us your questions.

### Upcoming Events from our ACMG Partner Group Charities:

**Spring into Summer - St. Camillus Fashion Show & Luncheon:** April 21 from Noon - 3 pm at Gilfillan's West Hill Country Club. Tickets only \$25. Reserve your seat today by calling 315-703-0818.

**Savor Syracuse** - the premier gourmet food and wine tasting gala to benefit the Food Bank of CNY. Tickets are \$70. April 26 from 6:00 - 8:30 pm at the Holiday Inn on Electronics Parkway. Tickets available by calling 315-437-1899 x247

**Hospice Open** - Monday, June 18 at the beautiful Lake Shore Yacht & Country Club!

- Lunch, Snacks, Pre-Dinner Cocktail Party
- Dinner & Awards
- Raffles & Silent Auction

For more information or to reserve your foursome, please call Hospice of CNY at 315-634-1100.

### Credit Union Classic

The Credit Union Classic presented by Wegmans is a world-class professional golf tournament that is the third longest running event on the Symetra Tour "Road to the LPGA" and is the largest annual professional sporting event in Syracuse.

This year many of the area's credit unions have partnered to continue to bring this outstanding week-long event to Syracuse. This tournament also invests in the youth of our community through their support of The First Tee of Syracuse



and has raised over \$500,000 for local charities since its inception. Credit Unions support this event to demonstrate the cooperative spirit of our organizations and to further enhance the "Credit Union" name and image in Central New York and beyond as supporters of our local community and its charities.

This year's tournament, which will take place at Drumlins Country Club in Syracuse, is scheduled as a full-field event of 144 tour professionals and will take place during the week of July 23-29.

**Purchase your tickets at either ACMG branch.**

For more information on how you might be able to participate (as a Pro-Am participant, as a sponsor, as a fan, or as a volunteer), please contact Tournament Director Bill Motto (315-657-3718).



Save time, money and the hassle of buying your next new or used vehicle and contact The Car Buyers Helpline today at (800) 836-4333 or (518) 383-8924. Buying a car just got easier... and when you finance your loan with ACMG, we'll refund the cost of this valuable service!

Visit us today for your pre-approval and then let  
The Car Buyers Helpline get you on the road in some new wheels.

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