



## Vacation Clubs (No, Not Club Med)

Your first step toward an affordable vacation is to save for it. When you plan a trip, consider using a vacation club account.

You set up a vacation club account specifically to save for a vacation. That way the money is slightly less accessible and you're less inclined to dip into it for other expenses. You can set aside a specific amount from each paycheck to ensure that you have enough money when your vacation rolls around.

Stop in or call and ask how we can help you save for your next vacation.

### Office Hours:

Monday-Friday, 9am-5pm

### Holiday Hours:

**Closed: Memorial Day**  
 Monday, May 26, 2014

## 51st Annual Meeting of Members

**Thursday, May 22, 2014**

**Camillus Elks Lodge**

**6117 Newport Road, Camillus, New York 13031**

- 5:00pm Cash Bar and Appetizers
- 5:30pm Business Meeting
- 6:00pm Food Stations and Social Mingling
- Door prizes
- No charge for members, \$15 for non-members

Current board members whose terms are expiring at the end of the Annual Meeting are:

Kevin Ridgeway	Vice Chairperson	2014
David Smithson		2014
Lori West		2014

\*Open positions include two 2 year terms and one 3 year term.

### Election procedures to be followed at the Westar Federal Credit Union Annual Meeting:

1. The Nominating Committee, having decided on the candidate(s) to be nominated, will nominate the slate selected by them.
2. The Presiding Officer at the Annual Meeting will then ask if there are any nominations from the floor. This will be asked three (3) times.

## Are You a Private I?

Keeping personal information private helps protect you from identity theft and financial loss. Here are some steps you can take to remain a private "I":

- \* Don't provide account numbers or personal information unless required--including home phone, driver's license, credit card, credit union or bank account, and especially your Social Security number.
- \* Ask for a privacy policy or ask questions about how your information will be used if it's shared, who has access, and how it's kept secure.
- \* Tear up or shred discarded papers that include an account number.
- \* Use your credit card only on secure Internet sites and with reputable retailers.



Members at the 2013 meeting.

**RSVP by Thursday, May 15, 2014**  
 by calling (315) 672-7827  
 or e-mail westar@cnymail.com

3. If there are no nominations from the floor, the Nominating Committee Chairperson will then move that the Secretary be directed to cast one unanimous ballot for the slate recommended by the Committee.
4. If there are nominations from the floor, ballots will be distributed, and the candidate(s) receiving the highest number of votes will be elected in descending order until all vacant positions are filled.

If you would like to be considered for a position on the Board of Directors, please contact Christine Edinger at (315) 468-3562 or by mail to 112 Terry Rd., Syracuse, NY 13219. Although not required, a short biography for the committee's review would be appreciated.



Your credit union also is working to protect your personal information while providing the financial services you need. At times, sharing information with a third party is necessary because, without sharing information, it wouldn't be possible to print your checks, qualify you for loans, or provide you with a credit card.

## Out in the Open: Landscaping Key to Home's Value

You don't have to get away to the great outdoors. The best outside spaces could be in your own back—or front—yard.

### First looks

Curb appeal remains the foundation of that critical first impression when selling a house. An attractive, well-maintained front yard invites prospective buyers to take a closer look and conveys confidence that current owners paid as much attention to the inside of the house as they did the outside, says Lisa Morano of Morano Landscape in Mamaroneck, N.Y.

Homeowners without a deck or patio are wise to consider installing one before sale, says Kathleen Birkel Dangelo, vice president and general counsel of The Ohio Valley Group, a landscape and tree service contractor in Chagrin Falls, Ohio. "Some kind of deck or patio is essential to resale," she says.

### The professional approach

Frugal homeowners often tackle their own landscaping projects to stretch their dollars. Dangelo encourages individuals to at least meet with professionals before taking on a significant landscaping project.

"Do-it-yourself projects always tend to look like you did it yourself," she says. If budgets are limited, Dangelo recommends developing a phased plan to implement over a series of years to spread out costs.



### Money talks

Setting a budget is a smart step for homeowners who want to control cost and outcomes. Dangelo says landscapers can work with homeowners to review options in broad strokes and then together can hone in on a plan and budget that meet the client's goals.

Westar Federal Credit Union can help you set a budget for your landscaping plans or provide the funding you need to make your landscaping visions a reality. Stop by or call today at 315-672-7827.

## CUC Mortgage

CUC Mortgage is a full-service mortgage corporation committed to serving credit unions in the greater Northeast. We customize every aspect of our mortgage program to meet the unique needs of credit unions and their members. Our clients benefit from over 20 years of experience and personalized service. With CUC Mortgage, credit unions can provide competitive mortgage programs that promote growth, increase revenue and fulfill the home ownership dreams of their members.

Our emphasis on delivering customized and personalized solutions is what truly distinguishes us in the marketplace. As a result, we offer our clients a broad range of products and services that can be tailored for their individual needs. And, by tapping into valuable

## CUC Mortgage CORPORATION

relationships with major investors in the mortgage industry, we're consistently expanding our product portfolio to provide new opportunities for growth. Recently, our state-of-the-art approach to offering members online account access earned us a Best Practices Award from Credit Union Journal.

For more information regarding CUC Mortgage click on the Mortgage Financing banner at westarnet.com or contact 315-672-7827.

## Allpoint Network

Allpoint provides cardholders with access to 55,000 surcharge-free ATMs in popular retail destinations.

*Some local retailers that participate are:*

Target

CVS

Hess

Sunoco

A Plus

7-Eleven

AND MANY MORE!



Westar Federal Credit Union members receive two free withdrawals per month from Allpoint ATMs and each additional withdrawal thereafter from an Allpoint ATM is only \$1! To find locations near you visit westarnet.com and select ATM locator or download the Allpoint app on your smartphone!