



**ADIRONDACK REGIONAL
FEDERAL CREDIT UNION**

SINCE 1947

The Outlook

VOLUME 4, ISSUE 2

SPRING 2008

WE'LL MISS YOU, MIKE!



Vice President/General Manager Cathy Staves, center, congratulates retiring CEO Mike Farkas at his surprise retirement dinner, while his wife, Cathy Farkas, looks on. The Board of Directors, Supervisory Committee and employees celebrated with Farkas' family at the Red Fox Restaurant March 1. Farkas' last day as CEO will be April 1, but he will stay on as a part-time consultant. Staves will assume CEO duties at that time. Farkas has been with the credit union since 1984 and CEO since 1996. For more pictures of the festivities, see page 2.

FROM THE DESK OF MIKE

A few words from Mike Farkas, CEO

As I reflect upon my career at the credit union, what is in my mind the most is the people I leave behind. I have had the privilege of working for and with some amazing people throughout my 24-year career at this credit union. I want to thank those people for an incredible experience and many wonderful memories.

Thank you to the employees who work so hard to meet the needs of all of our members. I feel confident leaving our members in your capable hands.

Thank you to the Board of Directors and Supervisory Committee members who work hard to ensure the success of our credit union.

Thank you most of all to the members for your trust and support throughout the years.

We have grown from the guard shack on Sunmount's grounds to a five-office, four-county \$36.3 million operation. None of this would have been possible without the wonderful staff and members.

I ask for the same wonderful support and trust you have placed in me since I started at this operation in 1984, for our new CEO, Cathy Staves.

Cathy is a familiar face to everyone. She has been with the credit union for almost 20 years and has worked her way up through the ranks. She is very familiar with all of our operations and will continue to lead the credit union with confidence.

This transition should be smooth, but we would appreciate your patience during this process. I will continue to lurk around the credit union on a consultancy basis, but Cathy will be leading you and your credit union into the future.

Let's wish her all the best and offer our support.



INSIDE THIS ISSUE

- 2 More pictures from Mike's party**
- 3 Saturday hours coming to Saranac Lake**
- 3 Helping others with fuel, cancer research**
- 4 Holiday closures and branch information**

HAPPY RETIREMENT MIKE!



Clockwise from top: Mike and Cathy Farkas celebrate his retirement with their children at the Red Fox Restaurant on March 1. Sandy Churco and Melissa Lewis relax before dinner. Cathy and Marc Staves, and Sue and Bill Hoffnagle celebrate. Bill and Audrey Delair, Carol and Albert Becker, and Joe Cavallaro chat before dinner. Board of Directors Chairman Jack Carpenter toasts Mike.



SL to open Saturdays

Starting April 5, The Saranac Lake branch will be open Saturdays. The lobby and drive-thru will be open, with a loan officer on duty.

The new hours will be:

Lobby: Monday through Friday: 9:00 a.m. to 5 p.m.;
Saturday: 9:00 a.m. to 12:00 p.m.

Drive-thru: Monday through Friday: 8:30 a.m. to 5 p.m.; Saturday: 8:30 a.m. to 12:00 p.m.

The drive-thru is accessed by driving next to the office, looping at the end of the driveway and using the tube station on your driver-side as you head back to the street. Do not drive through the gate next to the HomEnergy office.

The office is located at 33 Depot St., across from the train station. For information, call the office at 891-9958.

Heating fund helps many

The Senior Fuel Fund has finished another year of collecting donations to help area seniors with their high fuel and electric bills. This year's collections totaled:

Tupper Lake: \$15,659.45

Potsdam: \$15,250.86

Plattsburgh: \$3,086.19

Saranac Lake: \$1,689.54

Wilmington: \$1,250.18

For a total of: \$36,936.22

The three-year-total in fuel collections is \$85,783.99.

This year's funds have been distributed to area senior citizen centers, and fuel and electrical suppliers.

Thank you for your support of this program and helping so many of our neighbors this year!

Lower fee, new rewards on way

ARFCU consistently reviews its fees to give members the best possible service and products available.

Bill Pay is now \$2.65 per month, and Relationship Pricing benefits can lower it even more. Members at the higher tiers can get this time-saving service free!

Relationship Pricing levels have also been streamlined, providing cost-saving benefits at all levels. For updated information, see the Products and Services page at www.adkcreditunion.com

Earn rewards when you use your debit card! This spring, all members with an ARFCU Visa debit card will start to earn rewards just by using their debit card!

Earn 1 point for every \$4 you spend when you choose debit and enter your PIN at the register.

Or, earn 1 point for every \$2 you spend when you choose the credit option at the register! Earn more points and safeguard your card at the same time!

Offices will have more information about the program when points begin to accumulate. Information will also be available at www.adkcreditunion.com

CHALLENGING THE NORTH



Above, Carol Houle and Cathy Staves present a fish finder to the Northern Challenge ice fishing tournament in Tupper Lake. The tournament, held in February, hosts more than 1,500 competitors. ARFCU is now a lead sponsor of this event. Below, organizers pose with the four-wheelers that were given away during the one-day competition.



Support breast cancer research

Help create a world without breast cancer!

That's the goal a group of local women is walking toward. The Adirondack Peak Protectors will be taking part in the Breast Cancer 3 Day, a 60-mile walk over three days in Boston to support Susan G. Komen for the Cure. Their goal is to raise \$15,000 in time for the walk in August.

Support the Adirondack Peak Protectors in their quest by donating at the Tupper Lake or Saranac Lake locations.

For more information about the event, visit www.the3day.org

HELPING OTHERS



Shelley Curry, on left, and Tiffany Stefanick, on right, volunteered at an area soup kitchen on February 9. Joining them were Charline d'Avignon and Heather Hanson. Together, they served 27 people.

HOLIDAY CLOSURES

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

Memorial Day, Monday, May 26
Independence Day, Friday, July 4

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
Joseph Cavallaro
Phyllis DeVirgeles-Salmon

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.

Online 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

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

Saranac Lake, NY

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, NY

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

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: 8:30–6:00
Sat: 8:30–12:00

