

THE LADDER'S LIFELINE

Official Newsletter of Albany Firemen's Federal Credit Union



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CEO MESSAGE

By Renee Cowan, CEO

We are so proud of the legacy that Albany Firemen's Credit Union holds. Being one of the original 800 credit unions to be formed in 1935, and currently only one of 189 of these institutions still operating, I can say we have endured and seen change in our 80+ year history. From giving out our first loan for \$2.35 in 1935 to serving members from a firehouse, we are dedicated to our members today.

Our financials are strong, our people are committed, our members are second to none and we are here to serve our community. You are part of the circle that keeps our families safe, our water and streets clean, the leadership and backbone of our cities; we salute you!

We adhere to offering the best rates and products to serve our members. Stay connected to us on social media to stay in the know on new products and services.

We finished off the third quarter strong. As the season changes these next few months, we wish you and your loved ones a very happy holiday season.



Holiday Loan!

**Borrow up to \$1,500 for
12 months at 8.5% APR**



HALLOWEEN COLORING CONTEST

WIN \$25 Gift Card

Beginning October 1st. Pick up coloring sheet at any of our locations or print online.

Winner will be announced on Halloween!



INTERNATIONAL CREDIT UNION DAY IS October 17th! Come join us for refreshments in the lobby.

Around Town

10/5

Rocktoberfest

11/2 - 11/3

Holiday Express Gift Show

11/30

Home for the Holidays Home Show

12/1

Albany Holiday Tree Lighting

12/14

Rudolph's Runway Holiday Show

HOLIDAY CLOSINGS:

October 14th -
Columbus Day

October 31st -
Halloween
(Close at 4pm)

November 11th -
Veterans Day

November 28th -
Thanksgiving Day

December 24th -
Christmas Eve
(Close at Noon)

December 25th -
Christmas Day

January 1st -
New Year's Day



CRANBERRY RELISH RECIPE

BY BONNIE BERKERY

INGREDIENTS

16 oz Whole berry cranberries
8oz can crushed pineapples
¼ tsp apple pie spice
Pinch of ground cloves
¼ cup chopped nuts of choice (walnuts, pistachios)

DIRECTIONS

Mix all together



3rd Quarter Highlights Scholarship Winners



John Sokaris
University at Albany



Connor Toomey
Syracuse University



Ethan Wrobel
University at Albany

The applicant must be a member in good standing with the credit union and meet all the following criteria:

- a. The member must be a college bound high school senior at the time of application.
- b. The member will be attending college for the first time in the fall.
- c. The member will be enrolled in either a two or four year accredited educational institution.



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