

# BEACON *Highlights*

Volume II :: February 2012

MAKING MONEY WORK, FOR YOU!

As low as

**2.57%**  
APR\*  
2010 or Newer



## AUTO LOAN SALE

A better banking relationship... A better rate...

A great reason to finance with Beacon!

- ▶ Low Rates on 2007-2009 Models also Available
- ▶ No Minimum Loan Amount
- ▶ Other Options Available

You've found a vehicle that's just right for you and need financing...  
Apply for an Auto Loan with Beacon to receive just the right rate!

\*Annual Percentage Rate and terms will be determined by the member's overall credit rating and is available as low as stated. APR requires loan holder to have a Beacon checking account with automatic/electronic loan payments. Additional interest will be charged for loan paid via coupon book or monthly billing. Loans are subject to credit approval and rate is subject to change without notice. Other rates and terms are available - please inquire for terms that apply to this rate. Rate as of 1/24/12. Other restrictions may apply. Image licensed by DepositPhotos.com/mangastock

## Congratulations to all the winners of the

## Holiday Debit Card Contest!



Tammy Taylor - McMinnville Branch  
Cindy Visniewski - Chelmsford Branch  
Charles Warren - Smyrna Branch  
Candace Polmatier - Marcy Branch

Kenneth Paulsen - Rome Branch  
Carolyn Mason - Manlius Center Rd. Branch  
Robert Tutty - Northern Blvd. Branch



follow us



like us

Receive the latest news from Beacon Federal by following us on Facebook and Twitter!

[Facebook.com/BeaconFederal](https://www.facebook.com/BeaconFederal)

[Twitter.com/BeaconFederal](https://twitter.com/BeaconFederal)

## Beacon Federal Debit Card

Access to over 43,000 Surcharge-FREE ATMs where you live, work, & travel

To assist our members with locating Allpoint ATMs, below are just a few of many local retailers who provide Surcharge-Free ATMs.

**Allpoint**



Allpoint ATMs are located in your neighborhood in places you visit everyday like grocery stores, retail shopping, pharmacies and gas stations. Some merchants that generally provide Allpoint ATM access are:



A-Plus/Sunoco



Tops Friendly Markets



Target



Hess Express

For more specific information on locations where you live, work, & travel, visit our website at [www.beaconfederal.com](http://www.beaconfederal.com)

**Helpful Hint** - Allpoint Money Back Guarantee: Surcharge-Free or Allpoint will refund any surcharge fees you are charged when making a withdrawal from an Allpoint ATM. If the surcharge screen appears during your Allpoint ATM transaction, press "yes" to accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge or you will be given a refund from Allpoint for the surcharge.

Please make sure to check the ATM you are using for the Allpoint logo to ensure it is the correct one. Some locations may have more than one ATM, not all of which participate in the Allpoint Network.

## Find relief this tax season!

**Our tax professionals are ready to ease your tax season stress.**

Let our team of tax professionals help you – or your business – prepare your return. They understand the new tax rules and will find all the deductions & credits you deserve.



Visit one of our New York locations or call us toll-free at **(888) 256.3800 ext. 1040** to learn more.

6611 Manlius Center Rd. E. Syracuse, NY  
6788 Northern Blvd. E. Syracuse, NY  
9085 Old River Rd. Marcy, NY  
230 S. James St. Rome, NY

[www.beaconcomprehensive.com](http://www.beaconcomprehensive.com)  
(888) 256.3800 ext. 1040

Tax services provided by Beacon Comprehensive Services, a wholly owned subsidiary of Beacon Federal. Tax services only available at our New York State locations.

## GOAL SAVINGS



What's your 2012 financial goal...  
Family vacation? Down payment?  
Major purchase?

A better banking relationship...  
A better savings tool to reach your goal...  
A great reason to open an account with Beacon!

**COMING SOON!**



Corporate Headquarters:  
6611 Manlius Center Rd.  
East Syracuse, NY 13057

Branch Office Locations:  
E. Syracuse, NY • Marcy, NY • Rome, NY  
Chelmsford, MA • McMinnville, TN  
Smyrna, TN

Call: (888) 256.3800  
Click: [www.beaconfederal.com](http://www.beaconfederal.com)  
Visit: Your local branch  
Total Teller: (800) 432.7401