

# BEACON *Highlights*

Volume I : January 2012 : Quarter End

MAKING MONEY WORK, FOR YOU!

## *Holiday Giving*

Beacon Federal is always looking for ways to give back to the communities in which we live & work. This holiday season Beacon continued to show its commitment to the community by holding several successful fund raisers to benefit a number of different organizations.



### *The Samaritan Center*

Syracuse, NY - The Giving Tree was our way of collecting small gifts for the patrons of the Samaritan Center. Employees and members were able to contribute by purchasing "Christmas present ornaments" for our tree at the teller line. All proceeds were used to purchase needed items for patrons of the Samaritan Center.

### *Helping Hounds*

Dewitt, NY - Various fund raisers were held amongst Beacon employees to help raise funds for Helping Hounds, a non-profit dog rescue shelter. Some of the fund raisers held included a bake sale, 50/50 raffle, Jeans Day, and can & bottle drives.



### *Make-A-Wish*

Syracuse, NY - Beacon continued a special holiday tradition where members & employees were able to write letters to Santa. For every letter received, Macy's Department Store donated \$1 to the Make-A-Wish Foundation. Employees also had the opportunity to purchase hand-dyed scarves from a special little girl named Becca who dyed the scarves herself. All proceeds Becca received from the scarves went to the local Make-A-Wish Foundation.



## **Dictionary Day**

Beacon Federal sponsored Dictionary Day for third graders at a Syracuse elementary school. Students were treated to a healthy snack and everyone received a brand new dictionary. Some even won prizes (new books to read) by playing a word look-up game using their new dictionary.



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# Beacon Federal Debit Card

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



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

2500 Erie Blvd. E. Syracuse, NY  
452 Grant Ave. Syracuse, NY  
1701 Erie Blvd. E. Syracuse, NY  
419 E Taft Rd. North Syracuse, NY  
5365 State Rt. 233 Westmoreland, NY



## Tops

2120 W. Genesee St. Syracuse, NY  
800 W Genesee St. Chittenango, NY  
Kasson Rd. & Rt. 5 Camillus, NY  
Rt. 5 & Oxbow Rd. Canastota, NY  
Town & Country Plaza Rt. 20, Cazenovia, NY

## Target

5351 N Burdick St. Fayetteville, NY  
8061 Brewerton Rd. Cicero, NY  
3657 W. Genesee St. Camillus, NY  
3857 State Rte 31 Liverpool, NY



## Hess

3060 Court St. Syracuse, NY  
400 Erie Blvd. Syracuse, NY  
711 S. Main St. North Syracuse, NY  
685 Hiawatha Blvd. W. Syracuse, NY  
758 Erie Blvd. W. Syracuse, NY  
7916 Brewerton Rd. Cicero, NY  
1075 7th St. N. Liverpool, NY  
4803 Taft Rd. Liverpool, NY  
5895 Rte 31 Cicero, NY  
2120 W. Genesee St. Syracuse, NY  
6020 S. Salina St. Syracuse, NY  
5301 W. Genesee St. Camillus, NY



**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.

## Know someone with a hunger for a *Better Banking Relationship?*

Refer your friends & family to the better banking relationship they deserve & receive a \$10 gift card to a local restaurant!

- Simply fill out your information on the back of a referral form. Forms can be obtained by visiting our website.
- Refer a friend or family member by giving them the completed referral form.
- Your friend or family member uses this referral and chooses one of the following services:
  - ▶ Online Banking ▶ Beacon Debit Card ▶ e-StatementsTo be set up on their new checking account at Beacon.
- You both receive a \$10 restaurant gift card!\*

*It's just our way of saying "Thanks" for being a loyal customer and for introducing your friends & family to Beacon Federal!*

There's no limit to the number of referrals you can make so you can invite all of your friends & family members to a better banking relationship with Beacon Federal!

**Visit [www.beaconfederal.com](http://www.beaconfederal.com) to print referral forms or visit your local branch.**

Referred customer must select one of the following services: Online Banking, Beacon Debit Card, or e-Statements, to be set up on any new qualified Personal or Business Checking Account at Beacon. To qualify for a gift card, the selected service must be established on the new account within 30 days of account opening, and the account holder must not have had or been a signer on a checking account with Beacon during the last 90 days. Refer-A-Friend post card must be completed and presented at time of account opening and is not valid with any other offer. New customer will choose and receive gift card when the selected service is set-up on their new account (if service is set up in person at a branch office). Referring customers will be contacted to select restaurant gift card choice once the referred account is opened and selected service is set-up. The referring and the referred customers will choose 1 (one) \$10.00 gift card to a restaurant from the selection available at their branch office; local restaurant gift cards vary by branch location and are subject to availability. Referring customers may earn one (1) \$10 gift card per new customer referred; each referred customer is limited to one (1) \$10 gift card. All accounts are subject to approval. Standard minimum account-opening balances may apply. Offer excludes Payment Accounts. We reserve the right to determine the eligibility of new and existing customers with this offer. Beacon Federal reserves the right to end this program at anytime without prior notice and may modify the terms of the program without prior notice. Limited time offer. Image licensed by DepositPhotos.com/MonkeyBusiness.

## *Congratulations to the Beacon Federal Lighthouse Award Winners*

The Lighthouse Award recognizes employees for their outstanding service to Beacon Federal. Individuals selected for the annual award have shown the dedication, commitment and integrity of an exceptional employee.

**Antoinette Woods**  
**Shannon Cook**

**Joseph Dwyer**  
**Ronda Tambasco**

*Thank you for all that you do and being part of the Beacon Team.*

## Find relief this tax season with Beacon!

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

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6788 Northern Blvd. E. Syracuse, NY  
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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.

## Future Holiday Closings

**Dr. Martin Luther King Jr. Day**  
Monday, January 16<sup>th</sup>

**President's Day**  
Monday, February 20<sup>th</sup>

WELCOME  
**TO BEACON!**

**John O'Connor** Commercial Lending  
**Andrew Day** Commercial Lending  
**Kevin Shandorf** Teller  
**Tansy Holt** Teller  
**Jennifer Hatch** Teller  
**Angela Mike** Sales  
**Patricia Emerson-Francey** Collections  
**Julie Beck** Chelmsford Branch Manager

## Refund and Recovery Scams

Scam artists buy and sell "sucker lists" with the names of people who already have lost money to fraudulent promotions. These crooks may call you promising to recover the money you lost or the prize or merchandise you never received – for a fee in advance. That's against the law. Under the Telemarketing Sales Rule, they cannot ask for – or accept – payment until seven business days after they deliver the money or other item they recovered to you.

### Seeing Through a Recovery Scam

Here are some tips to help you avoid losing money to a recovery scam:

- Don't believe anyone who calls offering to recover money, merchandise, or prizes you never received if the caller says you have to pay a fee in advance. Under the Telemarketing Sales Rule, it's against the law for someone to request or receive payment from you until seven business days after you have the money or other item in hand.
- If someone claims to represent a government agency that will recover your lost money, merchandise, or prizes for a fee or a donation to a charity, report them immediately to the FTC. National, state, and local consumer protection agencies and nonprofit organizations do not charge for their services.
- Before you use any company to recover either money or a prize, ask what specific services the company provides and the cost of each service. Check out the company with local government, law enforcement and consumer agencies; ask whether other people have registered complaints about the business. You also can enter the company name into an online search engine to look for complaints.
- Don't give out your credit card or checking account numbers in an attempt to recover money you have lost or a prize you never received.



### 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