

## Now Open!

### MAKING MONEY WORK, FOR YOU at 6788 Northern Blvd. in E. Syracuse!

We are pleased to announce that the relocation of our Court Street Road branch is complete. Our new branch on Northern Blvd. in East Syracuse opened for business on Monday, September 26th. Plans for a formal grand opening will be announced in the near future.

The new location includes a drive-thru lane, easier entry and exit access to the building, expanded hours, and many other features that will enhance the banking experience for existing and prospective members.

#### Northern Blvd. Branch Hours

**Lobby:** Mon & Tues 8:00 am - 4:30 pm, Wed 9:00 am - 4:30 pm, Thurs & Fri 8:00 am - 5:30 pm

**Drive-thru:** Mon & Tues 7:30 am - 5:30 pm, Wed 9:00 am - 4:30 pm, Thurs & Fri 7:30 am - 5:30 pm



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 at any Beacon ATM or on the Allpoint Network!

Find an Allpoint ATM near you by visiting our website at [www.beaconfederal.com](http://www.beaconfederal.com).

- Use our ATM locator on the home page. Enter your zip code to get a listing of ATMs within 50 miles!
- Use the **Mobile App!** Locate Allpoint ATMs from your mobile phone. Download the app on our website.



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:

## 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

4410 E Genessee St. Dewitt, NY  
181 Shop City Plaza Syracuse, NY  
350 Town Dr. Fayetteville, NY  
800 W Genessee St. Chittenango, NY  
217 Erie Blvd W. Rome, NY

## Hess

3060 Court St. Syracuse, NY  
5895 Rte 31 Cicero, NY  
1500 Commercial Dr. Yorkville, NY  
148 N Genessee St. Utica, NY  
1910 Black River Blvd. Rome, NY

## Target

5351 N Burdick St. Fayetteville, NY  
3857 State Rte 31 Liverpool, NY  
1 Sangertown Sq. New Hartford, NY  
803 Industrial Blvd. Smyrna, TN  
5330 Cane Ridge Rd. Antioch, TN  
1851 Old Fort Pkwy. Murfreesboro, TN  
5579 Hwy 153 Hixson, TN

## CVS

16 Boston Rd. Chelmsford, MA  
39 Chelmsford St. Chelmsford, MA  
5202 Murfreesboro Rd. La Vergne, TN  
2788 Murfreesboro Rd. Antioch, TN  
2398 New Salem Hwy. Murfreesboro, TN  
1331 Memorial Blvd. Murfreesboro, TN

**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.

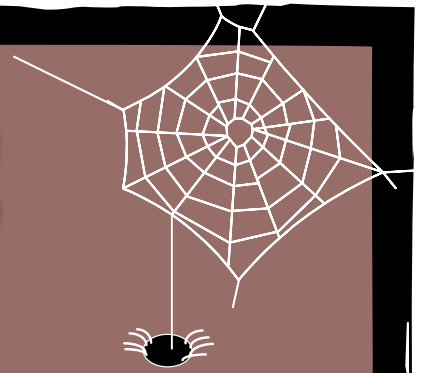
Please make sure to check the ATM you are using for the Allpoint logo to ensure it is the correct one. Some locations may have more than one ATM, not all of which participate in the Allpoint Network.

## Look for Beacon Federal ATMs at these Byrne Dairy Locations!


Oneida	East Syracuse
Fayetteville	Syracuse
Onondaga Hill	Elbridge
Liverpool	Auburn
Cicero	Fulton
Baldwinsville	Central Square
Skaneateles	




# Creative Carving Contest!



You are cordially invited to participate in **Beacon's 2<sup>nd</sup> Annual Creative Carving Contest!**

 **WHO:** Kids (Ages 5 & up), Members, & Beacon Employees.


 **WHAT:** Get creative and carve a pumpkin! Think of it as your canvas, allowing you to find the most perfect pumpkin for your creation!

 *Contestants need to purchase their own pumpkin.*

 *One pumpkin entry per contestant; please include name and phone number.*

 *One vote per person (including contestants).*

 **WHERE:** Beacon Federal, 6611 Manlius Center Rd. East Syracuse, NY 13057

 **WHEN:** Drop off carved pumpkins during bank hours starting Thursday, October 27<sup>th</sup> through 1:00 pm on Saturday, October 29<sup>th</sup>. Voting will take place Thursday (10/27) through Monday (10/31). The winners for each category will be announced and prizes will be awarded on Monday, October 31<sup>st</sup> at noon.

 **PRIZES:** 3 Winners from the Kids' category will receive a trophy. 1 Winner from the Members' category and 1 Winner from the Employees' category will each receive a \$15 gift card.

 **Go crazy, be creative and have fun! May the best pumpkin win!**



Please contact us if you have any questions.

[www.beaconfederal.com](http://www.beaconfederal.com) (315) 433.0111 x 1548



## Future Holiday Closings

**Columbus Day**

Monday,  
October 10<sup>th</sup>

**Veteran's Day**

Friday, November 11<sup>th</sup>

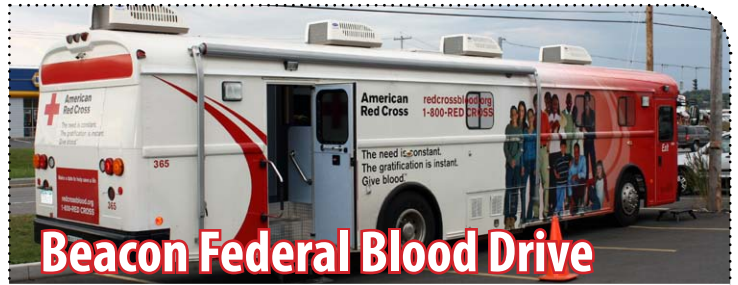
**Christmas Day**

Monday, December 26<sup>th</sup>

**Thanksgiving**

Thursday, November 24<sup>th</sup>  
& Friday, November 25<sup>th</sup>

*\*Manlius Center Rd. Branch open Saturday,  
November 26<sup>th</sup> and closed Saturday, December 24<sup>th</sup>.*



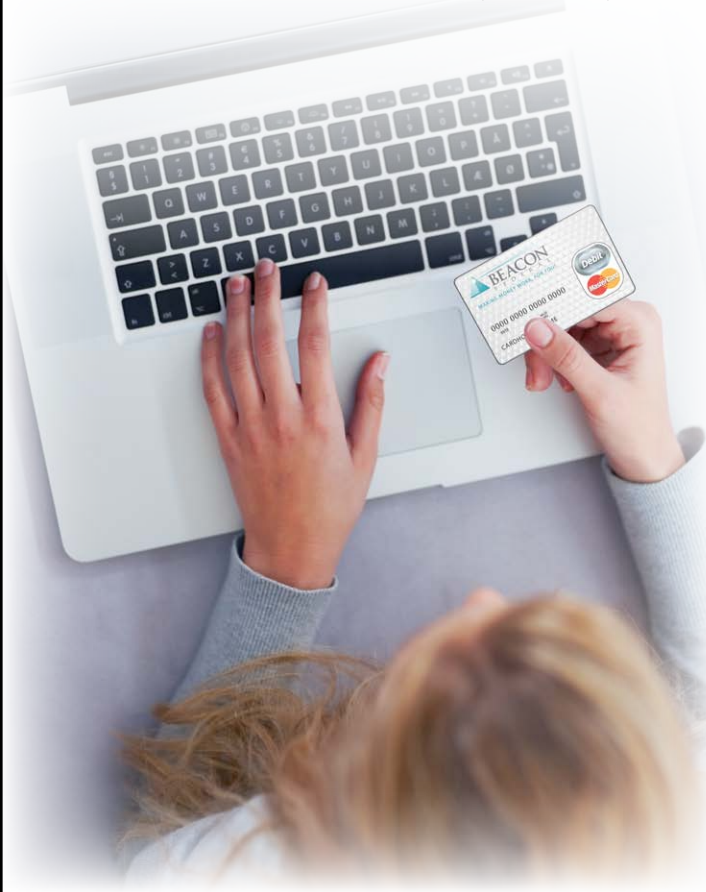
## Beacon Federal Blood Drive

The blood drive that was held on September 15<sup>th</sup> at the Manlius Center Rd. branch was a big success! We had 14 whole blood donations and 3 double red cell donations that resulted in a total of 20 donations. Thank you so much to all who donated!

## THE DO'S AND DON'TS OF ONLINE PURCHASING

*Halloween is just around the corner, and believe it or not so is Thanksgiving and Christmas! The holidays aren't just a busy time of year for online retailers but also for scam artists.*

*Purchasing items online is quick and easy, but can leave you open to identity theft and credit card scams. Take steps to keep you and your money protected.*



- Keep your computer up-to-date on security features like firewalls and anti-virus definitions.
- Make sure the website on which you are considering a purchase is secure. The website's address should start with <https://> where the "s" stands for "secure". Look for a "lock" at the bottom right hand corner of your browser window- if it's closed, it's secure. Also, check for consumer reviews, privacy policy, a customer service phone number, etc.
- Make sure "discounts" don't involve a monthly fee.
- Print and save all records of the transaction; verify that correct charges are applied to your account.
- Do NOT use wi-fi ports in public places for making online purchases. Such connections are not secure.
- Never mail cash or wire money for online purchases.

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### Corporate Headquarters:

6611 Manlius Center Rd.  
East Syracuse, NY 13057

### Branch Office Locations:

E. Syracuse, NY • Marcy, NY • Rome, NY  
Tyler, TX • 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