

insight

MARKETING YOU CAN AFFORD

The Power of the Chamber is Yours

As a member of the Rensselaer County Regional Chamber of Commerce, you can tap into one of the region's most powerful marketing vehicles available to businesses and non-profit organizations. The Chamber is growing its membership and its brand, reaching new goals with website usage, sold-out events, media exposure and much more. All of this means *YOU*, our members,

can leverage the Chamber for success in affordable, high-impact ways. Let's take a look.



“Chamber membership propels name recognition in the business community. It's time to take advantage of affordable, high-impact marketing opportunities we provide every day.”

**A Message from Staci O'Neill,
Communications & Web Strategies Manager**

By partnering with the Chamber to sponsor an event, you are marketing on three levels for one price — that's real value.

» First, your brand (name, logo and brief presentation) reaches a maximum number of attendees with many of our events selling out. Sponsorship is a great way to build a solid foundational network.

» Second, media coverage of our Chamber continues to grow, connecting your business and brand with a regional audience.

» Third, sponsors enjoy personal introductions to national speakers, public and private sector representatives and local executives, all valuable networking contacts. Our events feature top professionals in their fields, the names making headlines and key economic development players.

In-print marketing reaches nearly 2,600 business professionals, with a pass-on rate of more than 6,000.

» *insight*, our membership newsletter, offers one monthly spotlight available for purchase. Choose your month in advance and highlight company news.

» Newsletter inserts provide a cost-effective way to advertise your business at a fraction of the cost of newspaper ads. You provide us with the inserts and we take care of the rest, saving you hundreds of dollars in postage costs alone. Plan now to reserve your insert space.

Purchase online advertising space for cost-efficient, one-click connections that really work.

» The Chamber's website at renscochamber.com attracts local decision-makers and continues to grow. The website is a resource for members and non-members, relocating companies, community groups

and regional visitors. Affordable online advertising options include custom banner ads, page peels and member spotlight features, all of which attract business and establish your company as a stakeholder in our business community. After all, members like to do business with members.

» E-newsletters, sent out twice weekly, are a perfect way to connect your business with more than 3,700 Chamber contacts. Use our headline banners and standard ads for promotions, special events and more.

Start with a customized marketing package designed specifically for your budget and target audience.

» For as little as \$150 for a website banner ad, or \$275 for an event sponsorship, we can customize a marketing package that will maximize your budget with tangible results. Contact the Chamber today at 518.274.7020 to design a marketing strategy that will bring the results you need to stay ahead of the competition and achieve your goals! The Chamber is here for YOU.

ASK THE EXPERT: Education Trends

Susan Kambrich has served as head of school at Woodland Hill Montessori School since 2000. She has been a Montessori educator since 1989 and holds a Master's of Education degree in Early Childhood Education from Kent State University. She serves on the boards of the New York State Association of Independent Schools



(NYSAIS), American Montessori Society (AMS) and HVCC Teacher Education Advisory. She also serves on accreditation teams for Middle States Association of Colleges and Schools, NYSAIS and AMS.

Q: What are some important trends in K-12?

A: Student-centered learning fostering entrepreneurship, innovation and creativity are becoming more emphasized in many schools. Technology tools are also being used more than ever. Google classrooms and cloud-based formats, webinars, blended and online learning are becoming more common. Maker spaces, robotics and hands-on learning are being incorporated into school environments.

Q: Has Common Core affected private schools?

A: Non-public schools are not required to administer state assessments. Since many parents are opposed to the Common Core and high stakes testing, independent schools offer another option. Most non-public schools maintain very high standards for learning.

Q: What's the best use of technology in schools?

A: Technology varies with a student's age. In our school, very young students have little exposure to technology. Instead, teachers use technology to blog, email and use digital photos to share classroom life with parents. Older students use technology in all curriculum areas: online tools like Khan Academy, graphic organizers, word processing, internet research and Google Docs, presentation applications like Prezi and Animoto, science demonstrations, digital microscopes, robotics and math applications. Our Spanish language students use Kindle apps and there are smartboards in the middle and upper elementary school. We look to balance new technology with real life low-tech experiences that are so essential. Simple technology like hammers and drills, sewing machines and cooking equipment also help children experience learning in a meaningful way.

“Ask the Experts” is a monthly Q&A featuring members of the Chamber's Board of Directors.



The Rensselaer County Regional Chamber of Commerce is a business, civic and economic development alliance that strives to enhance the economic vitality of Rensselaer County and the neighboring Gateway communities of Cohoes, Green Island, Waterford and Watervliet. The Chamber seeks to improve the quality of life within the community for both residents and businesses.

“insight” is published monthly. Submissions are considered for publication based upon content and space availability.

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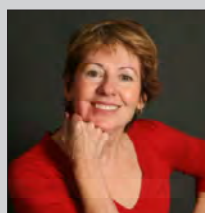
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PROFESSIONAL DEVELOPMENT

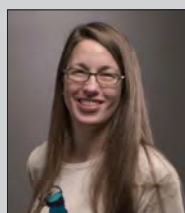
You Can Do It! Marketing that Matters Oct. 28

The Chamber's newest professional development program, **Marketing A-Z**, is an ideal opportunity for busy professionals to discover how to make the most of marketing initiatives. This event will feature a moderated panel of senior-level executives discussing real-life strategies and challenges. They will show you how to build a successful, integrated marketing plan for your business or non-profit organization, no matter the size of your budget. Don't have much time or money? We'll give you tangible takeaways for businesses of all sizes, providing a focus on branding, campaigns and social media. You can't afford *not* to market your business or nonprofit and we'll show you how.

Register now for **Marketing A-Z** on Friday, October 28 at The Century House, Route 9 in Latham. Sign up online at renscochamber.com/events. Registration and breakfast at 7:30 a.m.; program 8-9:30 a.m. \$35 members; \$50 walk-in members; \$70 future members. Sponsored by MicroKnowledge, Inc.; and Pierce Communications.



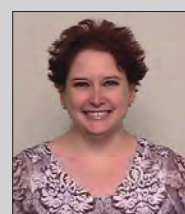
Diane Cameron
Director of Development
Unity House of Troy, Inc.



Shelly Cihan
Senior Digital Strategist
adworkshop



Jonathan Pierce, APR
President & Founder
Pierce Communications



Nicole Stein
Senior VP of Marketing
SEFCU



● NEW MEMBERS

Ashby Adaptive Occupational Therapy, PLLC
Occupational Therapists
Rep: Jacob Ashby
31 Seaman Avenue
Castleton, NY 12033
Phone: 518.441.7958
ashbyadaptiveot.com

Commsoft
Software Consultants
Rep: Kelsey Cruikshank
296 Thompson Hill Road
Rensselaer, NY 12144
Phone: 518.720.3700

First New York Federal Credit Union
Credit Unions
Rep: Carol Valenza
2 Wall Street
Albany, NY 12205
Phone: 518.393.1326
firstnewyork.org

HiIT It with Britt, LLC
Fitness Centers
Rep: Brittany Burnham
6 Valtrano Road
Albany, NY 12205
Phone: 518.599.0217

Icon Enterprises Inc. d/b/a CivicPlus
Website Hosting
Rep: Jenny Martin
302 S 4th Street, Suite 500
Manhattan, KS 66502
Phone: 1-888.228.2233

The Spot 518
Newspapers
Rep: Bo Berezansky
341 Delaware Avenue
Delmar, NY 12054
Phone: 518.272.0643

Upside Collective
Marketing Consultants
Rep: Bethlyn Sarkies
80 State Street, Second Floor
Albany, NY 12207
Phone: 518.370.0108
upsidecollective.com

CloseUP Conversation



Gabrielle Polce is coordinator of all Chamber events and programs. Email gpolce@renscochamber.com or call 518.687.1238.

This is a special time of year when we give thanks to our members for their continuous support. It's time for the Chamber's "Giving Thanks" contest and your chance to win a marketing package valued at \$1,000!

Two Chamber member businesses will each win a customized marketing package for 2017 that can include digital and print marketing, tickets to events and opportunities to showcase your business as a sponsor or expo booth participant. The winning businesses will meet with the Chamber marketing staff to develop a package to meet their specific marketing and business goals. The total value of this prize is \$1,000 for each winning member.

Enter online at renscochamber.com for a chance to win (one entry per business only). Eligible entrants are Chamber members in good standing and members since November 2014 or earlier. Winners must maintain their membership through 2017 for the prizes to remain valid. Submit your entry for a chance to win before December 9, 2016 at 12 p.m. Winners will be announced at our Holiday NetworkingPlus Luncheon on December 15, 2016. Enter to win today!

● MEMBER NEWS

St. Paul's Center celebrated 10 years of service to homeless mothers and children. Founded in 2006 and located at 947 Third Street in Rensselaer, St. Paul's has served more than 2,100 homeless families with emergency housing, support and services, delivered with compassion and respect. Visit stpaulscenter.com.

Brown's Brewing Company of Troy and North Hoosick launched its first canned beer, Burst, a Valencia orange pale ale. Marking a milestone in Brown's IPA history, Burst is served in 16-ounce four-packs at Brown's taprooms and the Troy Waterfront Farmers' Market. Visit brownsbrewing.com.



Kinderhook Bank Corp. elected Scott D. Shallo, CPA, Esq., (photo left) as its board chairman. A member of the New York State Bar Association, Columbia County Bar Association and New York State Society of Certified Public Accountants, he has served on the board since 2006. Visit nubk.com.

Capital Roots hired three new staff members to its growing team and promoted a fourth: Brent Irving, healthy communities coordinator; Danielle Marino, community gardens organizer; Liza Morgan, marketing coordinator; and Rebecca Whalen, promoted to communications and development manager. Visit capitalroots.org.

Dowling Law, PLLC received certification as a New York State Women-Owned Business Enterprise. The firm serves organizations across the state with proactive legal counseling, administrative and litigation defense, management representation in union matters and handbook and policy review. Visit dowlinglawny.com.



Whitney M. Young Jr. Health unveiled a new health center at 1804 Second Avenue in Watervliet (photo above), offering medical, dental and behavioral health services to insured and uninsured adults and children. Visit wmyhealth.org.



Community Resource FCU celebrated a groundbreaking at its newest branch in the Capital Region, at the corner of Route 4 and 43 in North Greenbush (photo above). The branch, opening in January 2018, will provide all traditional banking services with an emphasis on customer service and convenience. Visit communityresourcefcu.com.

The City of Troy, Troy Fire Department, Hudson Valley Community College and the Troy African American Pastoral Alliance jointly launched a youth recruitment initiative to encourage young people to consider a career in the fire service. The program aims to engage minority and disadvantaged communities in the Collar City through public outreach. For information, contact the fire chief's office at 518.270.4471 or HVCC's Department of Cardiorespiratory and Emergency Medicine at 518.629.7454.

Spring Line Design Architecture + Engineering welcomed Nathaniel Crow to the firm. He holds a Master's degree in engineering, with a structural and materials engineering specialization from Clarkson University. He is responsible for structural engineering project work. Visit springlinedesign.com.

Wojeski & Company CPAs, PC, named Dominique Adornato a staff accountant with the firm's audit team, responsible for attestation engagements, including audits, reviews, compilations and other procedures. Visit wojeskico.com

3tarchitects hired Kyle Tomisman (photo right) as an architectural designer. He provides staff support for developing designs, construction documents production and review of submittals to determine compliance with project specifications. Visit 3tarchitects.com.



events calendar 2016

OCTOBER	NOVEMBER	ADDITIONAL INFO
<p>Wednesday • 10/5 NetworkingPlus Luncheon At Pat's Barn, 110 Defreest Drive in Troy. Registration at 11:30 a.m.; program 12-1:15 p.m. Members only. Sponsored by CDPHP, Saratoga National Bank & Trust Company and Upstate Concierge Medicine.</p> <p>Friday • 10/7 Quick Learn Session: Using PowerPoint to Build Effective Presentations Train yourself and your staff at considerable savings. Presented through a Chamber partnership with MicroKnowledge, Inc. Registration and refreshments at 8 a.m.; program 8:30-10:30 a.m. Cost is \$79 members; \$99 future members. At the Chamber, 90 Fourth Street in Troy.</p> <p>Wednesday • 10/12 Free Member Benefits Breakfast Open to all members and their employees. No charge; registration required. At the Capital District YMCA, 20 Community Way in East Greenbush. Sponsored by Thomas K. Judd & Associates. Additional sponsorships available.</p> <p>Friday • 10/21 The Future of Workforce Readiness: Education & Business Partnerships Registration and breakfast at 7:30 a.m.; program 8-10 a.m. At Troy Middle School, 1976 Burdett Avenue in Troy. Sponsored by CSArch Architecture Engineering Construction Management.</p> <p>Friday • 10/28 Marketing A-Z Registration and breakfast at 7:30 a.m.; program 8-9:30 a.m. At The Century House, Route 9 in Latham. Sponsored by MicroKnowledge, Inc. and Pierce Communications.</p>	<p>Wednesday • 11/9 Good News Rensselaer County Breakfast In partnership with Rensselaer County, we're celebrating five businesses making a positive impact: Brown's Brewing Company, LLC - The Walloomsac Brewery; Capital Roots; The Troy Savings Bank Music Hall; The Center for Internet Security; and Woodland Hill Montessori School. At the Hilton Garden Inn, 235 Hoosick Street in Troy. Sponsored by MVP Health Care and Duncan & Cahill, Inc.</p> <p>Thursday • 11/17 Connecting Good Causes with Good People A volunteering match program to help you find your passion! Start with meet-and-greet networking and cocktails while you visit up to 30 organizations in a relaxed expo booth setting. Followed by a fireside chat with tips for using your talents to make a difference. Registration and networking at 5:30 p.m.; program 6:30-7:15 p.m. Cost is \$15 members, \$30 future members. Expo booths are \$15. At the Hilton Garden Inn, 235 Hoosick Street in Troy. Sponsored by Bouchey Financial Group, Ltd. / Bouchey & Clarke Benefits, Inc.; and SEFCU.</p> <p>DID YOU KNOW ? All of your Chamber benefits apply to your employees. From programs and events to member-exclusive discounts, every one of your employees is entitled to enjoy all the advantages of Chamber membership. They can build their skill sets, network and discover new ways to build their careers and personal opportunities. Spread the word among your employees and start using your Chamber membership to the fullest. Visit renscochamber.com for a full list of member benefits.</p>	<p>TIMES: All breakfast events have registration and breakfast at 7:30 a.m., with the program from 8-9 a.m. (unless otherwise noted).</p> <p>All luncheon events have registration and lunch at 11:30 a.m., with the program from 12-1 p.m. (unless otherwise noted).</p> <p>COSTS: All programs are \$35 (unless otherwise noted) for members who have pre-registered. The cost for walk-in members is \$50. The cost for future members is \$70 (unless otherwise noted).</p> <p>No-shows will be billed; 24-hour notice is required for all cancellations.</p> <p>Register online at: renscochamber.com/events</p> <p>Questions? Contact Gabrielle Polce Events Coordinator 518.687.1238 gpolce@renscochamber.com</p> <p>If you have special requirements, please contact us one month prior to event to ensure we are able to provide for your needs.</p>

CLASS OF 2017

Leadership Institute Kicks Off

CELEBRATING 12 years



The Leadership Institute Class of 2017 met for an overnight retreat in September at the Capital District YMCA's Camp Chingachgook at Lake George (photo above). Attendees participated in team building activities and established new relationships that will develop throughout the seven-month program. Interested in participating? It's not too early to plan to be a member of the Class of 2018. Information and applications are available. Contact Kate Ollier at kollier@renscochamber.com.

Sponsored by First Niagara with media sponsorship by Albany Business Review



MAKING VOLUNTEER MATCHES

Connect with Nonprofits on November 17

Today's professionals want more than success in business - they want to make a difference in their communities. Back by popular demand, the Chamber introduces you to diverse, local nonprofits at "Connecting Good Causes with Good People," a casual after-hours event featuring CEOs and development directors from 30 community organizations in an expo booth setting. Learn about the great non-profits and community organizations in our region and how you can get involved. Featuring a structured, meet-and-greet networking program followed by "30 Nonprofits in 30 Seconds" and a fireside chat with volunteer experts who will share how to get the most from your volunteer experiences. Find your passion and take an active role in real change for the better with this no-pressure event designed to open up connections, communication and opportunities.

Non-profit and community organizations can apply for an expo booth at this exciting event for \$15 by visiting renscochamber.com and downloading a form. Chamber members in good standing only. Limited to 30 booths, so register today!



Register now for **Connecting Good Causes with Good People** on Thursday, November 17 at the Hilton Garden Inn, 235 Hoosick Street in Troy. Sign up online at renscochamber.com/events. Registration and networking at 5:30 p.m.; program 6:30-7:15 p.m. \$15 members; \$30 future members.

Sponsored by:



HEALTH INSURANCE

Get Ready for Open Enrollment in November

The month of November is an open enrollment period for health insurance through the Chamber, available to all members in good standing and their employees. Bouchey & Clarke Benefits, Inc., the Chamber's benefits administrator, and regional insurance carriers are ready to present 2017 rates and plan designs. Now is the time for you and your employees to get information about money-saving options exclusive to our membership. **Plan to drop by during our enrollment Open House Sessions, Thursday November 3, 8:30 a.m.-1 p.m. and Tuesday, November 15, 12-4:30 p.m. in the Chamber's downstairs conference room.** Representatives of Bouchey & Clarke and insurance carriers will be on hand to discuss plan options with you and your employees and answer questions. Contact Bouchey & Clarke at 518.720.8888.

MARKETING BENEFIT

Save Local Now Training on October 25

Take advantage of Save Local Now (SLN), a digital marketing member benefit offered to Chamber members at NO COST. SLN empowers members to create online content and share it on the internet through social media, email marketing, search engine optimization and more. Attend this training seminar and bring a laptop for a hands-on opportunity on how to set up your company's page and get started!

Save Local Now Training is Friday, October 25 at the Chamber's first floor conference room, 90 Fourth Street in Troy. Program is 8:30-9:30 a.m. No charge for members. RSVP to Gabrielle Polce at gpolce@renscochamber.com

CHAMBER MEMBER

spotlights



March of Dimes Signature Chefs Auction is an event that pays tribute to the culinary excellence of local chefs, wineries and caterers. Regional chefs present their signature dishes, guests sample fine wines, beer and spirits and one-of-a-kind live packages are auctioned.

The gala raises funds for the important research and advocacy efforts of March of Dimes, an organization that helps mothers

have full-term pregnancies and healthy babies. During the 2016 Signature Chef's Auction, guests will meet this year's "Fund the Mission Family," the Cardona's (photo below), whose triplets were born prematurely and are now healthy three year olds. Dr. Phillip Pan, a neonatologist at Ellis Hospital, will be honored for his long-time work and commitment to March of Dimes.

Participating restaurants include: Barcelona, Bellini's, Cakes by Grace & the Girls, City Line Bar and Grill, DeFazio's, Heaven Hill Distilleries, Henry Street Taproom, Mallozzi's, Mionetto, Pho Yum, Primal Butchers, Putnam's Restaurant at the Gideon Putnam, The Capital American Eatery and Lounge and others*.

Sponsorships and advertising opportunities are available for companies, organizations and individuals at a variety of levels, providing brand recognition, civic engagement and an exclusive client entertainment experience that supports a critical cause. In addition, "Fund the Mission" gifts are 100% tax deductible and can be pledged before, during or after the Signature Chefs Auction.

Signature Chefs Auction 2016
Tuesday, October 25, 2016 at 6 p.m.
Location: Sixty State Place
60 State Street, Albany, NY 12207
Tickets: \$85 per person
Contact: 518-453-0474 or signaturechefs.marchofdimes.org/albany



MARCH OF DIMES FOUNDATION
4 COMPUTER DRIVE WEST, SUITE 201 | ALBANY, NY 12205
PH: 518.453.0474 | MARCHOFDIMES.ORG/NEWYORK



More than ever, decision-makers need information to succeed in business.

That is what the *Albany Business Review* strives to provide every day to business leaders in the Capital Region. They've been doing it more than 40 years.

At the *Business Review* their mission is to provide decision-makers with information to grow their companies, their careers and to simplify their lives.

The *Business Review* started out as a monthly publication and expanded to a weekly newspaper. Today, the award-winning publication delivers news and information virtually 24/7 by email, breaking news alerts to mobile devices and follow-up with in-depth analysis, data and news in its well-known weekly printed editions.

"A big part of what we do is connecting business people with the people they need to know," said Editor-in-Chief Mike Hendricks. "And we go beyond our news reporting to help them make that connection. We host several events a year - from our Power Breakfast panel discussions about serious issues facing businesses in the Capital Region to our Cocktails and Connections networking events."



ALBANY BUSINESS REVIEW
40 BRITISH AMERICAN BLVD | LATHAM, NY 12110
PH: 518.640.6800 | BIZJOURNALS.COM/ALBANY

Complimentary Spotlights are awarded by random drawing at Chamber events. To purchase a Spotlight, contact Staci O'Neill at so'Neill@renscochamber.com. Members must be in good standing and not have been featured within the past 24 months.

* as of print deadline.

insight into...

Chamber's Energy Alliance

With winter's heating costs around the corner, now is the time to sign up for the Chamber's Energy Alliance, a valuable, no-charge member benefit. By pooling buying power and shopping for the lowest rates, participants have cut an average of 7% off their monthly utility bills, meaning hundreds and, in some cases, thousands of dollars a year in energy savings. Coordinated by EnergyNext, Inc. of Saratoga Springs, the program also provides the latest information on energy-saving issues. For a no-obligation quote to see how much you can save, contact Maureen McGuinness, membership manager, at mmcguinness@renscochamber.com or 518.687.1244.

2016 BOARD OF DIRECTORS

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IN HONOR OF BOB HORAN

Education & Business Partnerships October 21

Experts agree that workforce readiness — preparing people to meet the region's rising workplace needs — requires collaboration among educators and businesses. How do we develop innovative delivery methods necessary for economic prosperity? Find out at the Chamber's second annual event, **"The Future of Workforce Readiness: Education & Business Partnerships,"** featuring a panel of proactive experts in their fields. We'll examine relationships between 6-12 education and business. Through dynamic discussion we'll explore:

- The vital need for these partnerships and how businesses and students both benefit
- How your business can participate in initiatives to engage, educate and prepare students for jobs now and in the future
- The flexible programs and continuum of education options already underway
- What methods prove effective in assisting young people to enter the labor force as employees, entrepreneurs and business owners

This event will honor former Chamber board member and Schodack Central School District Superintendent Robert Horan, who was a dynamic leader in promoting innovative education and business partnerships. Join us as we honor Bob and his significant legacy.



Register now for **The Future of Workforce Readiness: Education & Business Partnerships** on Friday, October 21 at the Troy Middle School, 1976 Burdett Avenue in Troy. Sign up online at renscochamber.com/events. Registration and breakfast at 7:30 a.m.; program 8-10 a.m. \$35 members; \$50 walk-in members; \$70 future members. Sponsored by CSArch Architecture Engineering | Construction Management. Additional sponsorships are available.



HOMETOWN SUCCESS

"Good News Rensselaer County" on Nov. 9

The Chamber is proud to announce the recipients of the 2016 "Good News" Rensselaer County Awards, in partnership with Rensselaer County. The awards recognize businesses, nonprofits and community organizations that make a significant impact on the area's economy and quality of life. Congratulations to the recipients:

- » **Brown's Brewing Company, LLC - The Walloomsac Brewery**
- » **Capital Roots**
- » **The Troy Savings Bank Music Hall**
- » **The Center for Internet Security**
- » **Woodland Hill Montessori School**

"The Good News Award winners represent a cross section of Rensselaer County's business community," said Chamber President Mike O'Sullivan. "This year's recipients really show the diversity that makes our region a dynamic place to live and work. The impact of these local companies goes far beyond our county."

"We're thrilled to highlight success stories right here in Rensselaer County," said Rensselaer County Executive Kathleen Jimino. "The award recipients are not only significant achievers in their industries, but they are also committed, community-oriented stakeholders in our economy."

Register now for **"Good News" Rensselaer County** on Wednesday, November 9 at the Hilton Garden Inn, 235 Hoosick Street in Troy. Sign up online at renscochamber.com/events. Registration and breakfast at 7:30 a.m.; program 8-9 a.m. \$35 members; \$50 member walk-ins; \$70 future members. Sponsored by Duncan & Cahill, Inc. and MVP Health Care. Sponsorships are available.



PAST MEMBER RECIPIENTS

1st Playable Productions, LLC
Advanced Energy Panels
Berle Farm
Cancer Research Center Gen*NY*Sis
Center for Excellence
Comfort Inn & Suites
CornerStone Telephone Co.
Emma Willard School
Garelick Farms
GE HealthCare
Gettysburg Flag Works, Inc.
GlobalSpec, Inc.
Goold Orchards
Hannaford Supermarkets
Hollywood Drive-In
Hoosick Valley Contractors, Inc.
Liberty Ridge Farm
Monolith Solar Associates, LLC
Polsinello Fuels, Inc.
Scale Service & Supply Co., Inc.
Ross Valve Manufacturing Co., Inc.
Tech Valley High School

SEFCU Members: Enter for a chance to win a NEW CAR!

REGISTER AND WE'LL DO THE REST — THE MORE POINTS YOU EARN, THE MORE CHANCES TO WIN



As a SEFCU member, you're eligible for:

- Easy-to-use online, mobile, and Text Banking products
- Accounts designed for everyone in your family
- 55,000+ ATMs free for SEFCU members
- SEFCU MasterCard® Credit Card with low APR, no annual fee, and great rewards
- *REALLY FREE* Checking and great rates on savings and loan products

*Must meet all eligibility requirements.

NO PURCHASE NECESSARY. Ends 10/15/16.

Official rules at sefcu.com/sweepstakes.

Federally insured by NCUA.

Not a member yet? You don't have to be a state employee to join SEFCU!

There are thousands of ways to join!

PLUS when you open an account between August 15 and October 15 you can register for the **SEFCU CAR SWEEPSTAKES!**

It's simple...the more SEFCU products and services you use, the more chances you get to win the **GRAND PRIZE** — your choice of a 2016 Mitsubishi Outlander Sport SEL, Buick Verano, Jeep Renegade Sport 4x4, or Subaru Forester from Goldstein Auto Group.

For complete contest rules and details or to register, visit sefcu.com/sweepstakes.

YOU'LL EARN YOUR FIRST 25 ENTRIES JUST FOR BEING A SEFCU MEMBER, SO JOIN* TODAY! Stop by any branch of the credit union or join online at sefcu.com.



It's never too early to start thinking about the Holidays!

LET US MAKE YOUR
Holiday Office Party

ONE TO REMEMBER

Relax & Enjoy
WE'LL TAKE CARE OF EVERYTHING!

Book your office Holiday party with us for this January
and receive **10% OFF** your event, plus a **FREE** gift!

FOR MORE INFORMATION, PLEASE CONTACT

Bobbi DeFilippis, Director of Sales
bobbi.defilippis@hilton.com | 518 953-1984

OR

Colleen Whitaker, Sales Manager
colleen.whitaker@hilton.com | 518 953-1992



HILTON GARDEN INN TROY

You Can Help Us Change A Life To Save A Life!



Vanderheyden Oktoberfest

Thursday, October 27, 2016 6 to 8 pm

**Brown's Brewing Company
417 River Street, Troy, NY**

Honorary Chairperson Ruth H. Mahoney KeyBank Market President

Come enjoy "open taps" featuring eight of Brown's signature beers, music, and Oktoberfest-themed food.

The Brewmaster will also be providing tours of the brewery. Bid on some fantastic auction items.

Mingle with Vanderheyden's Board, staff and your friends in the community.....

.....and, take home a Brown's signature stein!

Purchase tickets at www.vanderheyden.org or call (518) 874-4901

Cost includes open bar with beer and wine

Honorary Tickets \$150, Regular Tickets \$100, Jr. Tickets (35 and under) \$60

All funds raised will help the Vanderheyden Community of Youth, Adults and Families Thrive!

*** Family Focused**

***Trauma Informed**

***Community Based**

Thank you 2016 Golf Classic Sponsors!



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