

# THE LADDER'S LIFELINE

Official Newsletter of Albany Firemen's Federal Credit Union



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## CEO MESSAGE

By Renee Cowan, CEO

Welcome to the new year! We are excited to be a small part of our members' goals and dreams for yet another year. Even though this will be our 85th year supporting the greatest citizens that Albany, New York, has to offer, we are proud to say that we still hold strong to the foundation that was established in 1935. From the fresh dreamer to the rooted business owner, we want to help you invest in YOU.

Our members are what make this city great. From employees of Ferguson Waterworks to Troy Housing Authority to the Rensselaer Fire Department, we salute you. With more than \$20 million in assets and climbing, we look forward to helping you and yours achieve goals in 2020.

We stand firm to offering the best rates and products to serve our members, while also looking for ways to adjust to the ever-evolving lives of those we care about the most. Stay connected to us on social media to remain in the know on new products and services.

We are very excited for the promises that 2020 brings. From all of us here at Albany Firemen's Federal Credit Union, we hope that you have a joyful and prosperous year!

**START 2020 OFF  
FEARLESS**

**DEBT CONSOLIDATION LOANS  
ARE NOW AVAILABLE!**

**AFCU**  
ALBANY FIREMEN'S FEDERAL CREDIT UNION

# MEMBER TESTIMONIAL CONTEST!

**WIN a \$25 Gift Card!**

Submit a Google Review by January 29th for a chance to win a \$25 gift card from Albany Firemen's FCU! Winner will be announced on January 30th!



## TAX IDENTITY THEFT WEEK

is January 28th - February 1st.

Follow us on social media for tips on how to keep yourself safe!



## HOLIDAY CLOSINGS:

**January 1st**  
New Year's Day

**January 20th**  
Martin Luther King Jr. Day

**February 17th**  
Presidents' Day



F E A R L E S S



Being a part of a community you can rely on can make a difference in every aspect of your life.

You are Fearless, and so are we.

# VANILLA SNOW ICE CREAM RECIPE

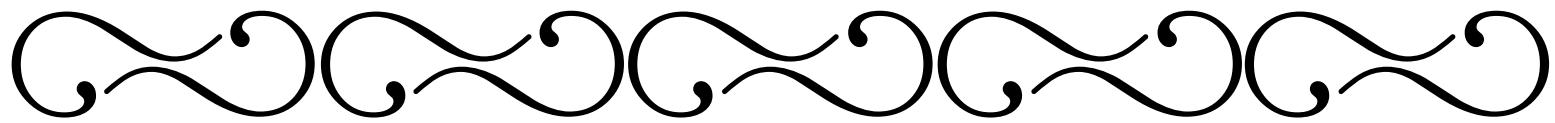
BY JACKIE CURRIE

## INGREDIENTS

- 10-12 cups of fresh, white, new-fallen snow
- 10 oz. can of sweetened condensed milk
- 1 tsp. vanilla
- Freezer-proof container for storing leftovers

## DIRECTIONS

Gather snow in a large bowl. Once you get back indoors, scoop about half of the snow into a smaller bowl. Sprinkle vanilla onto snow and drizzle half of the condensed milk over top. Mix ingredients and then transfer the whole mixture back into the big bowl of remaining snow. Pour and mix the rest of condensed milk. Grab and spoon and enjoy!



**Go Green in 2020!**



Sign up for e-Statements and Bill Pay today!

**SAVE THE PLANET!  
GO GREEN!**



— FEARLESS —



**REFINANCE WITH SOMEONE  
YOU CAN TRUST.**



Open an IRA account today and start planning for the future!



**TIME FLIES.  
ARE YOU PREPARING FOR IT?**

Okay, paying Auto Loan now.

**ALEXA,**  
Pay my Auto Loan!



**ALEXA  
CAN NOW MAKE YOUR  
CAR  
PAYMENT!**



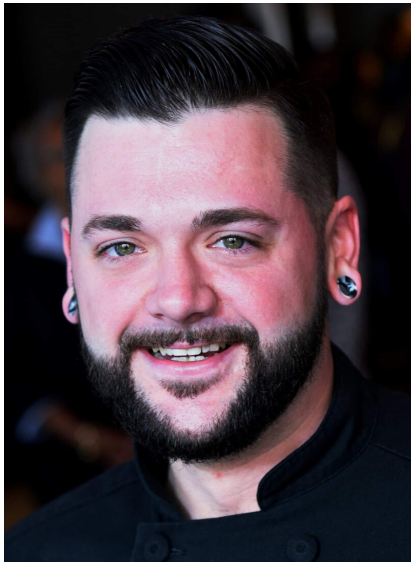


Sign up for **CONVENIENCE** with our Digital Services!

**DEPOSIT  
CHECKS  
STRAIGHT  
FROM  
YOUR  
PHONE!**

Be **FEARLESS** in the pursuit of what sets your **SOUL on FIRE.**  
-Jennifer Lee-

## MEMBER SPOTLIGHT



This quarter's Member Spotlight belongs to Raymond Galka, Chef de Partie at Provence Restaurant and Wine Bar under Chef Danny Urschel. He has been in the hospitality business for almost ten years. He is one of seven winners of the 2020 Rising Star Chefs. He, along with the other winners, will be featured at the Albany Chefs' Food & Wine Festival at the Albany Capital Center on January 17th and 18th.

His passion and determination is expressed in the way he plates his food and bring flavors together. Raymond stated, "By being involved in the food and wine festival, it allows me to show the community what I have learned. It also allows me to show who I am and what I bring to the table and how I see food." Congratulations, Raymond! Best of luck to you from your family at Albany Firemen's FCU!



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