

PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION



Website: www.plattscsdfcu.org
email: credi-

49 Broad St . Suite 101
tunion@plattscsd.org

CU Office Hours: Monday - Friday 9am - 1:30pm Re-open Tues. & Thurs. 3pm - 4:30pm

DEC. 2017

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e-Statements

Sign up at your Credit Union today

Or at our website—don't wait for mail



Sign up Now
For 24/7 access to your
credit union accounts.
At our website

<http://www.plattscsdfcu.org>

Click on Link to

Credit Union 24/7 Access

Call office for Assistance!
518-561-4510

Thank you for being a
MEMBER 

Thank You Members!

As we celebrate the 2017 holidays, we'd like to extend our appreciation to you, our valued member-owners. It's your participation in the benefits of belonging that enables the credit union to be successful. We couldn't do it without you because we wouldn't exist without you. If you are primarily a saver, we use those funds to help members who need loans. When you use the credit union to buy automobiles or other purchases you help provide the credit union with income to pay our dividends and to bring you and others additional financial services. Thank you for being our member, and please let us know how we can serve you better. From all of us at the credit union, best wishes to you and yours for a joyous holiday season. **Wishing you and your family a healthy and happy New Year.**

Financial
FITNESS



Start The New Year With A New Budget

As we say farewell to 2017 and usher in a new year, perhaps we're thinking about ways to grow and change in 2018. Resolving to save money and be more financially responsible in the year ahead is a smart goal and one that many people make. However, it can be a difficult resolution to keep, if not well thought out.

Take comfort in knowing that, as a Plattsburgh City School District Federal Credit Union member, you have the expert knowledge and resources that come with a trusted financial institution. Dedicated to your financial fitness, Your credit union offers a plethora of products and services to boost you to pro status when it comes to saving and budgeting. Whether you're in need of basic savings accounts or a loan to pay off high interest rate cards your credit union is here to help you get on track and take your finances to the next level.

To help keep your budget on track, below are some additional tactics to manage your finances throughout 2018 and for years to come:

- ◆ **Set goals in writing.** Keep a prioritized list of how much you want to save weekly, monthly, even yearly, and where you want to cut back spending.
- ◆ **Keep a spending diary for at least 2 weeks.** This will give you a clear idea of exactly how much you're spending and on what. You may be surprised to discover wasteful habits and opportunities for saving.
- ◆ **Pay yourself first.** As soon as you earn money, deposit a portion into your credit union Share Account and that is easy to do through payroll deduction.
- ◆ **Open a CD account.** Once you have a savings base, and a little extra cash on-hand, consider a higher interest accounts to help you save faster.
- ◆ **Reward yourself.** Don't forget to allow for spend money in your budget - everyone needs some fun whether it's vacationing, dining out, or just seeing a movie.

Holiday Fun Facts: *Alabama was the first state to declare Christmas a legal holiday in 1836. Christmas was declared an official holiday in the United States on June 26, 1870. Oklahoma was the last state to declare Christmas a legal holiday, in 1907. Oregon produces the most real Christmas trees in the United States. The other top Christmas tree producing states are North Carolina, Michigan, Pennsylvania, Wisconsin, Washington, New York, and Virginia.*

Should I Refi my Vehicle Loan?

Not so much. Golfers have their mulligans and now, you can have one, too. It's time to check out refinancing your vehicle at the credit union. Chances are we can lower your interest rate. We have terms to fit your specific needs as well. For example, if you'd like to pay your loan off faster, we can offer you a shorter term. Or if you've had an unexpected hit to your budget and you need lower monthly payments, we can set you up with a longer term.



Love your wheels but not the payments?
Refinance your Vehicle Loan at the CU

Let us help you regain control of your vehicle loan. To find out more, visit our website. Then contact our office at 518.561.4510 or contact our friendly loan officer. We will be happy to help you decide if it's a smart move to refinance.

Chase away the wintertime blues with a

SIGNATURE LOAN



Chase Away The Wintertime Blues With A Low-Rate Signature Loan

Are those wintertime blues creeping up on you? Doing some holiday travel, tackling those long-awaited home improvements, or boosting your holiday spending power may

help you chase the blues away. And with an affordable Signature Loan from the credit union, you can do so more easily.

This low-rate, convenient financing options give our members financial freedom and flexibility by allowing them to use the money for any purpose. A Signature Loan offers a combination of: Great rates, Flexible loan amounts, Affordable terms, No collateral requirements, No fees or penalties.

In addition to helping offset holiday expenses, a signature or personal loan can help you pay off other high-interest debt, finance large purchases, or pay for a family member's education expenses. Plus, these unsecured loans are a smart option for those who do not own a home or would rather not borrow against their assets.

If you find those pesky bills mounting, holiday stress building, and the wintertime blues sneaking in, give yourself a little extra financial boost with a Signature Loan from your credit union. Apply today by visiting the office or calling 518.561.4510.

Lighten Your Credit Burden with a Consolidation Loan!



Lighten your burden with a Consolidation Loan

It's easy to be lulled into making the minimum payments on your credit cards. Take a closer look at your statement to see what you could actually end up paying and how long it will take you to pay the loan, if you do so

- and that's without making any additional charges. If you have balances on multiple credit cards, that's a heavy burden to face. And beware of making a late payment, or it will cost you even more in penalties - a late payment fee and the interest rate may skyrocket. A Consolidation Loan from the credit union can lighten the load. With a credit union Consolidation Loan, we can help you pay off those high interest credit cards. Plus, you'll only have one payment to make every month, a payment that you can put on autopilot so you won't mistakenly forget it. So don't wait a minute more, call on us today to ask about a Consolidation Loan.

Make The Switch To e-Statements

Simplify your life with e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well. Here's how it works: When your statement is ready shortly after the end of each quarter, we'll send you an email. You can then go online, login to your account and check it out. Does our balance agree with yours? What is the remaining balance on your loan? If everything is correct, just file it electronically, where it won't disappear under a pile of flyers. So make the switch to e-Statements. Call, click to our website, or stop by the credit union.

LOAN RATES

Auto Rates as low as 2.25% APR

Or Matching Rate

Signature Loans

\$8,000 @ 8.5% APR 7 years

\$7,000 @ 7.5% APR 6 years

\$6,000 @ 6.5% APR 5 years

\$5,000 @ 5.5% APR 4 years

APR=Annual Percentage Rate

RATES SUBJECT TO CHANGE!

Need More we have other options!

We have loans to meet your every need:

Autos, Home Equity, Snowmobiles, Motorcycles, Campers, Boats, SeaDoo's, Consolidation Loans, Furniture, Appliances, Vacations, Home Repairs, Computers, etc.

Call Office for Details

Call us or visit the office!

Need More?—Check with the Credit Union Office for Available Options

Create a simple planning strategy to

SAVE

SAVINGS

RATES

SHARES:

0.10% APY

SHARE CERTIFICATES:*

6 mos. 0.30% APY

12 mos. 0.45% APY

APY=Annual Percentage Yield

*Subject to change—call office for updates

HOURS and PHONE



Monday—Friday

9:00am-1:30pm

Re-Open

Tuesdays & Thursdays

3:00pm to 4:30pm

Or by Appointment!

Phone

518-561-4510

School Ext. 6050

Fax 518-566-8716

Email us at

creditunion@plattscsd.org

Visit Website

www.plattscsdcu.org