

# PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

Website: [www.plattscsdfcu.org](http://www.plattscsdfcu.org)  
49 Broad St. Suite 101 \* Plattsburgh, NY 12901  
Phone: 518.561.4510 Fax: 518.566.8716



CU Office Hours: Monday - Friday 9am - 1:30pm Re-open Tues. & Thurs. 3pm - 4:30pm Dec. 2018

## Board of DIRECTORS

Steve Bedard, President  
Scott Waite, Vice President  
Kathy Light, Secretary  
Anna Sherman, CEO/Manager  
John Haubner,  
MaryLou McGarr  
Alan Feazelle

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Karen A. Rock, Chairman  
Jean Bruce  
Jayme Keable  
Amanda Madore  
Lorri Schudde

### Scholarship Committee

Alan Feazelle  
Tim Mulligan  
Anna Sherman

### CU Office Staff

Cathy Steele, Notary  
Dawn Filion, Notary  
Patti Gonyea

### Loan Officer

Tim Mulligan



## 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 Members!

As member-owned and operated financial institutions, a solid and secure member base is at the heart of every successful credit union worldwide. As we reflect

on 2018 at Plattsburgh City School District FCU, we want to send a special "thank-you" to our members for their support and loyalty.

At PCSDFC Credit Union we strive every day to put our members first and uphold the motto of "People Helping People," through exceptional service, affordable financial solutions, valuable financial education, and community assistance. Like our members, we strongly believe in the idea of a democratic, not-for-profit financial cooperative.

We hope you accept our heartfelt gratitude, and know that we look forward to providing you and your loved ones with continued quality financial products, services, and superior member service in the year ahead.

**Wishing you and your family a healthy and happy New Year!**



Free and Convenient-Secure and Fast

## Are You Tired Of Receiving Paper Statements?

Simplify your life and cut the clutter with "free" e-Statements from your credit union. They are convenient and secure. You gain more flexibility and security in managing your accounts



get control of your **BUDGET**

## 2019 The Year

### You Get Control Of Your Budget

It's that time again: The new year brings with it the chance for a fresh start. You are not alone if one of your New Year's Resolutions is to be a better money manager. Start by taking a look at where your funds are coming from and where they are going. (You'll need some of these documents to prepare your 2018 taxes anyway. So it's a great way to get ahead of the game.) Next, decide if your spending reflects your values. For example, if you want your kids to pursue higher education have you allocated money to an education savings account? Or if you want to work on your bucket list either now or in retirement, how will you pay for that? Having your goals in mind helps you spend more mindfully. Can you eat out less often by planning menus for the week? Can you cut the cable cord and stream your television and movies instead? It's up to you to decide what's important. Then you can put together your budget: A spending and saving plan that will help turn your dreams into reality. All easy to do with payroll deduction!

**It's better to enjoy the present while it's happening than worrying about the future.**

# Need New Whoools?

Check out our low-rate financing options

## Need New Wheels?

Why New To You May Be Your Best Option . . .

There was a time if you were considering buying a used vehicle you'd hear: "Don't buy someone else's trouble." These days, used vehicles are much more reliable than in the past and information about their history is readily available. Dealers often offer safety checks and warranties to help ensure the vehicles they sell will offer many more miles of trouble-free driving. Services such as carfax.com document a vehicle's history and sites such as kbb.com (Kelley Blue Book) and edmunds.com provide pricing information. Consumer Reports magazine offers a Used Car Buying Guide. When you buy a new vehicle, the moment you drive it off the dealer's lot it loses thousands of dollars in value. When you buy a used vehicle, someone else has absorbed that depreciation. Once you've done your homework, see the credit union for financing. We have the loan rates and terms that will put you in the driver's seat.



Available at your Credit Union

## Need Cash?

### Consider A Signature Loan . . .

It can happen to anyone: You need to call a plumber to fix the sink at the same time your car's tires need

replacing. Oh, and the insurance bill is due. If you need cash to help smooth out some of the wrinkles in your life, see the credit union for a Signature Loan. A Signature Loan is a personal loan best for short-term needs. You simply sign the loan agreement. There's no collateral involved, unlike a home loan or a vehicle loan, so you will pay a higher interest rate than on those loans. But it's a lower cost alternative to a credit card. So when life happens and you need cash to cover the consequences, count on the credit union to see you through the rough patches. Call on us today.



## Should you CONSOLIDATE your DEBT?

### Should You Consolidate Your Debt?

If the looming new year has gotten you rethinking your financial management strategies, or lack thereof, this may be the perfect time to take control of your money matters. Imagine 2019 as the year you ditch that debt, rebuild your credit, and really reach some of those financial goals. With a Plattsburgh City School District Federal Credit Union Debt Consolidation Loan you can do all of this and more.

This low-rate financing option provides a two-fold solution, allowing you to ONE: lower monthly payments from things like post-holiday bills, high-interest credit card payments, vehicle loans, etc., and TWO keep a decent amount of cash in your wallet for daily expenses even while repairing your overall financial well-being. A Debt Consolidation Loan offers benefits like: Lower interest rates and payments, A fixed payment, Only one due date to remember, Only one bill to pay, More breathing room each month, No more high-interest debt, Credit score improvement, Awareness of what you owe and when it will be paid off

Don't wait until next year - say "YES" to debt consolidation now! To learn more apply today, stop by the office or call 518-561-4510 for a more information or loan application.

# Loan Rates

**Auto Rates** as low as 3.0% APR  
Or Matching Rate  
Signature Loans  
Starting at 6.0%

APR=Annual Percentage Rate  
RATES SUBJECT TO CHANGE!

We have loans to meet your every need:  
**Autos, Home Equity, Snowmobiles,  
Motorcycles, Campers, Boats, SkiDoo's,  
Consolidation Loans, Furniture,  
Appliances, Vacations,  
Home Repairs, Computers, etc.**

Call Office for Details

518-561-4510

or visit the office!

For Available Options

# Savings Rates

SHARES:  
0.20% APY  
SHARE CERTIFICATES: \*  
6 mos. 0.55% APY  
12 mos. 1.00 APY  
APY=Annual Percentage Yield  
\*Subject to change—call office  
for updates

# CREDIT UNION 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](mailto:creditunion@plattscsd.org)

Visit Website  
[www.plattscsdfcu.org](http://www.plattscsdfcu.org)