

# PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

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

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Phone: 518.561.4510 Fax: 518.566.8716



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

Mar. 2019



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

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Alan Feazelle  
Tim Mulligan  
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#### CU Office Staff

Cathy Steele, Notary  
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Patti Gonyea



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

<http://www.plattscsdfcu.org>

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Call office for Assistance!  
518-561-4510



## Happy 60th Birthday to Plattsburgh City School District FCU

Chartered **March 18, 1959** by the National Credit Union Association (NCUA) and **sponsorship by the Plattsburgh City School District Board of Education**, our credit union under the original name of Plattsburgh Teachers Federal Credit Union was changed to its present name in 2014. Our founding directors and officers were

Frank Paro, Gilbert Duken, Donald Durocher, Frances Bleau, Cecile Plumley, Ruth Trudeau, Seth Bliven, Virginia Wormood, and Elizabeth Dwyer. Their vision to establish this credit union has continued "members helping members" for **over 60 years** and we have remained one of the few common bond credit unions where membership is limited to employees of the District and their families but once a member always a member; we are not a community credit union. As member-owned and operated financial institutions, we strive every day to put our members first and uphold the motto of "People Helping People," through exceptional service and affordable financial solutions.

As we celebrate our 60th, the first U.S. Credit Union celebrates their 110th anniversary. Credit unions have come a long way since Manchester, NH mill workers chartered the first U.S. credit union in 1909 in order to pool their savings and make loans to each other. That credit union, St. Mary's Bank, now serves 106,000 members. Nationwide, some 5,600 credit unions provide a wide range of financial services to 118 million members. As a credit union member, you not only help yourself to a brighter financial future, but also help your fellow members. Your savings are used to fund loans, and the interest paid on loans helps pay dividends and keep the credit union financially viable. The more you participate in all of the benefits of belonging, the more productive your credit union can be. **Share membership benefits with your colleagues and family.**



## Easy, Painless Ways to Pinch Pennies

If your 2019 New Year's resolution to save money has become a dim memory, there's no time like the present to get back on track. Start by remembering why you want to save, be it a down payment on a house or a vehicle, vacation, retirement or college fund. If you begin with the end

in mind, you'll improve your chances of success. Here are some easy, painless ways to pinch those pennies: **\* DIY:** the more things you can do yourself, the more you'll save. Even simple things like brewing your own coffee and avoiding convenience foods can save you a bundle. **\* Watch out for recurring payments.** Out-of-sight, out-of-mind can wreak havoc on your saving plan. Scan your credit card statement and make sure you're still using all those services you've signed up for. For example, can you stream videos instead of paying for cable or satellite television services? **\* Buy used when you can.** Thrifting is not only better for your wallet, it's better for the planet. For example, new vehicles depreciate in value the moment you drive off the dealer's lot. Buying a reliable used car can save you thousands. **\* Bookmark websites** that can help you shop wisely: [www.retailmenot.com](http://www.retailmenot.com), [www.pricegrabber.com](http://www.pricegrabber.com), and [www.camelcamelcamel.com](http://www.camelcamelcamel.com) (free Amazon price tracker) are a few examples.

## We've Got The Best Vehicle Loan Rates

**Spring is here**, and so is that new car itch! While we love the sound, smell, and feel of a new car, most of us don't care for the expenses and stress of paying for that new set of wheels. Luckily for you, Plattsburgh City School District Federal Credit Union has taken much of the guesswork and worry out of buying your next vehicle. Say goodbye to the days of scouring the Internet or going from dealership to dealership searching for the cheapest prices. With some of the lowest rates around and expert car-buying services, your credit union can help you find and finance the car you want at the price you want.

By joining forces with your friendly credit union in the search for your next vehicle, you'll not only benefit from ultra-low rates, quick approvals and turnaround, amped up bargaining power, but so much more, including:

**\*Up to 100% financing** of the vehicle's value plus tax and tags\* Option for pre-approval **\*No monthly fees or prepayment penalties** **\*Easy, convenient application process** **\*Loan Payment Protection/Insurance\*** Personal service **\* Expert vehicle advisors** **\* Extended Warranty Protection** can be financed. For current rates and details, stop in today or call us **518-561-4510**.



Dreaming of buying new wheels?  
See us first for a Vehicle Loan

## 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, Home Repairs,  
Motorcycles, Campers, Boats, SkiDoo's,  
Consolidation Loans, Furniture,  
Appliances, Vacations,  
Computers, etc.**  
And even **Mortgages**

Call Office for Details  
**518-561-4510**

or visit the office!  
For Available Options

## SAVINGS Rates

SHARES:  
0.12% APY  
SHARE CERTIFICATES:\*6 mos. 0.55% APY  
12 mos. 1.00 APY  
APY=Annual Percentage Yield  
\*Subject to change—call office  
**518-561-4510**

## Signature Loans

Available at the 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.

## e-Statements

Free and Convenient-Secure and Fast

### Are You Tired Of Receiving Paper Statements?

You can 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! Sign up today or call for assistance.



### Kick Start Your Own Road Adventure With A Loan From The Credit Union

Ready to hop on that Harley or getaway on a Gold Wing? If you are new to two-wheels, make your first stop the Motorcycle Safety Foundation's website, [msf-usa.org](http://msf-usa.org). The Foundation offers an online course to get you started and then can point you to a local MSF Basic Rider Course where you can receive hands-on instruction. There are also refresher courses that help you sharpen your skills and get an insurance discount.

Then check out the rates and terms on a Motorcycle Loan from the credit union and apply for your loan. When you are pre-approved, you have the flexibility to shop around for the best deal on your two-wheels, whether you are buying new or pre-owned. Call, click or stop by the credit union, then enjoy the ride.

## CREDIT UNION HOURS

Monday—Friday  
9:00am-1:30pm  
Re-Open  
Tuesdays & Thursdays  
3:00pm to 4:30pm  
Or by Appointment!

Phone  
**518-561-4510**  
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