

PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

49 Broad St . Suite 101
Plattsburgh, NY 12901



Website: www.plattscsdfcu.org
email: creditunion@plattscsd.org
Phone: 518.561.4510 Fax: 518.566.8716

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

September 2018

ONLINE ACCESS

AT YOUR CREDIT UNION

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



e-Statements

Sign up at your Credit Union today

Or at our website—don't wait for mail

Board of Directors

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

Supervisory Committee

Karen A. Rock, Chairman
Amanda Madore
Jayme Keable
Lori Schudde

Scholarship Committee

Alan Feazelle
Tim Mulligan
Anna Sherman

CU Office Staff

Jean Bruce
Cathy Steele, Notary
Millie Jubert

Loan Officer
Tim Mulligan

Audit Verification of Accounts September 30, 2018



For Your
Information

Time to Verify your account balances. Credit Unions by federal regulation need to conduct an independent audit of member's accounts every 2 years -- "September 30, 2018 is an AUDIT period of your financial statement

with Plattsburgh City School District Federal Credit Union. Please examine your financial statement carefully. Any concerns, discrepancies, or questions please contact our Supervisory Chairperson, Karen Rock at 518 562-9169 or email her at krock0925@charter.net or use the PO Box address below to address your concerns:

**Plattsburgh City School District Federal Credit Union
Supervisory Committee
PO Box 1381
Plattsburgh, NY 12901-2686**

**PLEASE NOTE THIS ADDRESS IS FOR AUDIT PURPOSES ONLY—
Please do not send PAYMENTS to this address!**



Need Extra Dough for the Holidays? Get A CU Holiday Loan

Have you found yourself in need of some extra dough this holiday season? And, no, we don't mean the kind of dough to make extra cookies for Santa! We're talking cash.

If you need to plump up your holiday cash flow to cover those inevitable costs that the season brings - gifts, travel expenses, year-end bills, holiday entertaining - then, an affordable Holiday Loan just might be the perfect solution. With our low rates plus flexible payment options, you'll have just enough extra dough to cushion your holiday pocketbook, making your season spirited rather than stressful.

Apply for your Holiday Loan just in time for the holidays by calling 518-561-4510, or stopping in at the office between 9 and 1:30 Monday through Friday or for additional hours from 3 to 4:30 on Tuesdays and Thursdays!

Any amount up to
\$3,000
12 mo. @ 5.0% APR*
*Annual Percentage Rate
Available October 15-December 31

With your spending plan complete, see us about a Holiday Loan. Then shop with cash. Research shows that many consumers spend less when they use cash instead of plastic. Happy holidays from all of us at the credit union.

Knowledge comes from learning. Wisdom comes from living.



Get yourself a new ride with a low interest rate Vehicle Loan

Winter's tough on wheels. Worried yours won't make it through another one? Lessen your stress: Get a new ride with a low-interest loan from the credit union. Whether it's new, or just-new-to-you, a reliable vehicle is a must, so start by doing your homework. Don't let winter get the best of you and your wheels. Or you love your new wheels but not so much the monthly payments—Refinance Your Vehicle Loan At The Credit Union. Bring your vehicle loan paperwork to the credit union and we'll help you figure out if refinancing your loan here is in your best interest.

Auto Rates as low as 2.50% APR on new vehicles
Check with us for details 518-561-4510



For every reason and season your Credit Union has a Loan

Loans For Every Reason And Season

Roof sprung a leak? We have a loan for that. Unexpected medical bill? We have a loan for that. Back-to-school bills bigger than you thought?

We have a loan for that, too. Credit unions were created to make loans to members for provident and productive purposes. That means we are here to help. We'll work with you to sort out what type of loan is the best for you. For example, if you have a balance on a credit card with a high interest rate, chances are, a Consolidation Loan would be a good option to lower your payment and the total amount you'll have to pay. A Home Equity Loan is an excellent choice for making repairs and improvements to your home. And of course, we have great rates and terms for new wheels. So whatever the reason, or the season, when you need a loan, think of your credit union first.



Need A Notary?

Available at the Credit Union

If you need a document notarized, stop by the credit union and let us help. A notarized signature is used to help prevent fraud. You'll need to provide identification - a driver's license or state-issued id, military id, OR passport. In addition to confirming your identity, a notary also helps ensure you are not signing a document under duress. Typical documents requiring a notary to witness a signature are those that transfer the assets of one person to another, including wills, deeds and trusts, and medical documents, such as living wills. A power of attorney is another legal document that needs a notary witness. Our fee-free notary service is just one of the ways we help you get your personal and financial affairs in order.



Wake Up Your Dormant Accounts

Don't let your Account go Dormant! Keep your share

account active at the credit union. Make a small deposit or withdrawal to keep the account **ACTIVE**. If you have not done so in the past 3 years you need to NOW so we do not have to report it to NYS. It is important to keep accounts active at this credit union or any financial institution. More than half of unclaimed accounts In New York State are dormant savings accounts — Savings accounts that have had no activity for **three years** are turned over to the state. So make a small deposit or withdrawal to keep your account **ACTIVE**. Share certificates and loan accounts constitute **activity**—so if you have either share certificate or loans with the credit union your account is active.— no worries!!



Share The Benefits Of Credit Union Membership

As a credit union member, you know the benefits of belonging - lower rates on loans, competitive rates on savings and friendly, caring service. We treat you like you own the place, because you do. As a financial cooperative, we exist only for one reason: to provide you, our valued member-owner, with products and services to help you reach your financial goals. While for-profit financial institutions have their shareholders to answer to, the credit union is a not-for-profit financial cooperative that exists only to serve its members. Once we ensure we have strong reserve (our rainy day fund), any profits we earn are returned to you in the form of improved rates and better ways to deliver services to you. That's why you'll want to share with friends and family members the benefits of belonging to the credit union. So please pass the word about the credit union difference. Your friends and family will thank you for helping them discover that difference and how it can help them achieve their financial goals. For more information



Holiday Loans

5.0% APR

up to \$3,000 for 12 months

Automobile Loans

2.5% APR

72 months 2018-2019 vehicles

2.75% APR

60 months new 2017 vehicles

Used Vehicles

3.5% - 5.5% APR

60 months

Signature Loans

5.5% - 9.0% APR

36 to 84 months

APR=Annual Percentage Rate

Check with us for Details

518-561-4510



SHARES: 0.10% APY
SHARE CERTIFICATES:*

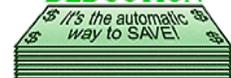
6 mos. 0.35% APY

12 mos. 0.75% APY

APY=Annual Percentage Yield

*Subject to change—call office for updates

PAYROLL DEDUCTION



Credit Union
HOURS

Monday—Friday

9:00am - 1:30pm

Re-open on

Tuesdays and Thursdays

3:00pm - 4:30pm

Phone

518-561-4510

School Ext. 6050

Fax

518-566-8716

Email us at
creditunion@plattscsd.org

Visit Website

www.plattscsdfcu.org