



September 2019

PLATTSBURGH CITY SCHOOL DISTRICT

FEDERAL CREDIT UNION

Website: www.plattscsdfcu.org

49 Broad St . Suite 101 * Plattsburgh, NY 12901

Phone: 518.561.4510 Fax: 518.566.8716

September-June Hours: Monday-Friday 8:30-1:30 Re-Open Tues & Thurs 3-4:30

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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Scholarship Committee
Alan Feazelle
Tim Mulligan
Anna Sherman

CU Office Staff
Cathy Steele, Notary
Dawn Filion, Notary
Patti Gonyea



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



Join Us



Plattsburgh City School District
Federal Credit Union

Annual Get-Together and Report to Membership

Valcour Brewing Company

Friday, September 20, 2019

Limited seating...get tickets early!

4:30-7:30pm

Hors d'oeuvres to Satisfy a Hungry Soul!

Pulled Pork Sliders, Ham & Turkey Sandwiches on French Bread,

Cheese & Vegetable Platters, Deviled Eggs, Salads

And for dessert lovers we will have Cupcakes!

Drawings all Evening

Must be a member to participate in drawings

All ticket money is donated to the Credit Union Scholarship Fund!

DOORPRIZE MUST BE PRESENT TO WIN DOORPRIZE



A Credit Union is a place where people with common interests, like where they live or work, come together to save and borrow their money. Credit Unions provide many of the same services that banks do, but there are a few things that make us different:

- * Credit Unions are "not for profit." This simply means we're not in business just to make money. We take pride in "people helping people" philosophy!
- * We are owned by our members who vote and elect a volunteer board of directors at annual meetings.
- * Credit Unions, have no outside stockholders, so after reserves are set aside, earnings are returned to members through dividends on savings, lower loan rates and lower or "no" fees and additional services.
- * As much as possible, Plattsburgh City School District FCU supports our school community through scholarships and donations.
- * Your credit union deposits are federally insured up to \$250,000 per individual depositor, for each account ownership type.

Payroll Deduction



Put Your Savings On Auto Pilot

Despite the best intentions to save money from every paycheck, something comes up and we spend it instead. Sign up for payroll deduction at the credit union and put your savings on autopilot. When you sign up for payroll deduction, you can add to your savings painlessly. **It's true that what you don't see, you won't miss.** By having funds automatically deposited into your credit union share savings account you won't even miss the money because you don't see it. What you will see is your savings balance growing every month, giving you more options in the future. It's easy to sign up for payroll deduction. Just call or stop by the credit union to find out how. You also can use payroll deduction to make your loan payments, which means you won't have to worry about late payments. It's easy and smart to get started and just call the credit union for a payroll deduction card 518-561-4510 or stop in.

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.

Vehicle Loans

Our low-rates will get you on the road



Need New Wheels

If you're worried your vehicle won't get you through another winter, now is the time to shop for new wheels. Just as it's better to buy an umbrella before it starts to rain, you're likely to make a better vehicle purchase decision if you look for a replacement vehicle before your car won't start, or you're stranded on the side of the road on a winter's night. Do your homework at edmunds.com, kbb.com (Kelley Blue Book) and consumerreports.org to narrow your choices. Then visit the credit union for a pre-approved vehicle loan. This way when you visit a dealer or a private seller, you can shop like a cash buyer and negotiate the best deal, whether it's a new auto or new to you. With rates and terms to fit your budget, a loan from the credit union will put you in the driver's seat. For an application, call **518-561-4510**, email or stop by your credit union.

HOLIDAY LOANS

When you need a little seasonal help

Get Your Holiday Help At The Credit Union

'Tis the season for decking the halls, spreading goodwill, and being of good cheer. But, it's also the season that can put a strain on your budget. If you need a little seasonal help, see the credit union for your Holiday Loan. A Holiday Loan can actually save you money. That's because if you use the loan for your holiday expenses instead of a credit card, you'll likely spend less. That's because when people pay with plastic they tend to overspend. Paying with cash instead often acts like a speed governor helping you slow your spending. Then comes January 2020, you won't have sticker shock when you open your credit card statement. So see the credit union for a low-rate Holiday Loan, and enjoy the season knowing you've got those extra expenses covered. **Available Oct.15 - Dec.30,2019 any amount up to \$3,000!**



Notary Services

Available at your Credit Union

CU Notary Services For Your Convenience

If you're in need of a notary, look no further than your friendly credit union. Plattsburgh City School District FCU offers a variety of notary services. Simply bring a valid photo ID and documents to the office to take advantage of this convenient service. Ensure a hassle-free notary experience by calling ahead. Notary services are available to members at for FREE.

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
for updates

Loan Rates

Auto Rates as low as 2.90% APR

Or Matching Rate

Signature Loans

Starting at 6.0%

APR=Annual Percentage Rate

RATES SUBJECT TO CHANGE!

Disability & Life Insurance Available on all Loans

We have loans to meet your every need:

**Autos, Motorcycles, Boats,
Home Repairs, Campers, Vacations,
SeaDoos, Snowmobiles, Patio Furniture,
Hot Tubs, Pools, Consolidation Loans,
Appliances, Computers, Home Equity,
and Share "savings" Secured Loans etc.**

And yes, even Mortgages!

Call Office for Details

518-561-4510

or visit the office!

CREDIT UNION Hours and Phone

September thru June

8:30 am to 1:30pm

ReOpen

Tuesdays & Thursdays

3-4:30 pm

PHONE

518-561-4510

School Ext. 6050

Fax 518-566-8716

Email us at

creditunion@plattscsd.org

Visit Website

www.plattscsdfcu.org