

CU Office Summer Hours: Monday - Friday 9am - 1:30pm or by Appointment! Call 561-4510!

June 2017

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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



Have some summer fun by applying for our
Skip A Payment Program

Skip a Payment-Take a Break

Summer is the perfect time to take a much-needed break...from your bills! As a credit union member, you can trade in your monthly loan payment for some extra cash with our Summer Skip A Payment program, making for less stress and more fun this season.

From July through August, qualified members consumer loan payments are deferred until September 30 freeing up funds for your warm-weather activities and festivities. When you're vacationing, entertaining, home improving, camping, grilling, or day tripping, summertime can add up quickly! Summer Skip A Payment is a great way for you to offset seasonal costs, and the perfect way for Plattsburgh City School District Federal Credit Union to thank you for being a loyal member.

So whether you need that extra summer moolah for a beach bungalow, car rental fees, theme park tickets, hotel stays, souvenirs, a new deck or hot tub, etc., you can count on us. Your skipped loan payment simply slides to the end of your loan. (The interest will continue to accumulate during the months you skip your payment.) Home Equity Loans due on the 15 of the month cannot be skipped. And as always, if you want to make payments during the summer just let us know or continue to make them. For more details on **Skip A Payment** contact the credit union at 561-4510!



Forgotten Accounts: Make A Transaction Today!

Your credit union understands accounts go unused for different reasons. Maybe you have moved or you may have simply forgotten you had an account with us. When an account goes dormant (no withdrawals or deposits) in 2 years, it is classified as Inactive and goes Dormant if no activity in 3 years. If after three years there is still a balance, the money remaining will be escheated to the state. Just make a deposit to the account, a withdrawal from the account, or transfer funds to or from the account at least once every 2 or 3 years. Avoid becoming dormant; make your transaction today to keep your account active.

Make Vacation Affordable With Your Credit Union Loan



Nothing kills a post-vacation buzz faster than the arrival of your credit card bill that you know you can't pay off. This year, use a vacation loan from the credit union to finance your fun. You can still use a credit card, but rather than carrying a balance at a high-interest rate, use funds from a credit union loan to pay it off by the due date. Start by setting up a spending plan for your travel and entertainment expenses. Planning ahead also can save you money: Use websites such as kayak.com, expedia.com, retailmenot.com and others to search for bargains. Remember,

not all airlines or hotels will be listed there, so check those individual websites as well. Once you've determined your budget, contact the credit union about your vacation loan. Sign up for automatic payment so you never have to worry about missing a payment due date. Then relax and enjoy your time off knowing that you've got your vacation covered.

Happiness is a shadow. If you chase it, it moves further away.

But if you turn to make others happy, it will follow you. Make others Happy and be Happy.



Shift on over to the CU
to finance or refinance your
Vehicle Loan

**Credit Union Vehicle Loan
May Lower Your Rate?**

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a credit union loan. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to

lower your monthly payments. We want to help you with a loan that fits you like your driving gloves. Contact the credit union to find out just how easy refinancing can be.

And if you're in the market for new wheels, stop by the credit union for a pre-approval. That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible. At the credit union, we'll work with you to put you in the driver's seat.



Hit the road with a low-rate
MOTORCYCLE LOAN

Summer and the open road beckons.

Is the open road calling your name? Whether you're dreaming of a cross-country journey or just a cross-country jaunt, you can answer the call with a motorcycle loan from the credit union.

With a pre-approved loan from the credit union, you can shop like a cash buyer - putting you in a better bargaining position whether you're buying new or new-to-you. The money you save on financing will be well-spent on your gear: helmet, gloves, rain gear, jacket and more. If you're new to motorcycles, check out the instruction available from the Motorcycle Safety Foundation (msf-usa.org). An online course can get you started and taking its Rider Course may earn you an insurance discount. Then have a safe and fun ride, knowing you got a great deal on your loan from the credit union.

Ride The Waves With A Boat Loan



If you love being on the water, we have great rates and terms that will float your boat! With a boat loan from the credit union, you can shop with confidence at the boat show or browse dealers or online listings for used boats. But just as with any vehicle purchase, do your homework. If it's your first boat, check out the decision tool at the website discoverboating.com to help you find the vessel best suited to your skills and interests. Visit sites such as boats.com and boatsafe.com for boat buying advice.

Don't forget to budget for maintenance, storage, and insurance. If you're buying a pre-owned boat, you may want to have it checked over by a marine surveyor. The Society of Accredited Marine Surveyors offers a locator tool on its Web site, marinesurvey.org. Then make the credit union your first port of call.

Celebrate Summer! Do some home improvements



Spring home improvement project still on the 2017 to-do list? It's not too late to feather your nest. Need to spruce up the patio or the deck for summertime entertaining? Time to update the kitchen or the bathroom? Add insulation to whittle those energy bills down to size? Home improvements not only make your space more livable, but also can protect your investment in your home. With housing prices

trending back up, you can add more value to your home than you could just a few years ago because chances are, you have accrued more equity.

A Home Improvement Loan from the credit union can make it happen. So whether it's a modest do-it-yourself project or a refurbishment of the kitchen that requires professional help, call on the credit union for your financing.

****LOAN**
RATES**

Auto Rates as low as 2.24% APR
Or Matching Rate

- Loans
- \$8,000 @ 8% APR 7 years
 - \$7,000 @ 7% APR 6 years
 - \$6,000 @ 6% APR 5 years
 - \$5,000 @ 5% APR 4 years

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
RATES SUBJECT TO CHANGE!**

Call us or visit the office!



APR=Annual Percentage Rate
Need More?—Check with the
Credit Union Office for Available Options

****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**

Summer Hours
Monday—Friday
9:00am-1:30pm
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