



# PLATTSBURGH CITY SCHOOL DISTRICT

## FEDERAL CREDIT UNION

49 Broad St . Suite 101

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

email: [creditunion@plattscsd.org](mailto:creditunion@plattscsd.org)

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

March 2017

### Board of DIRECTORS

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

#### Supervisory Committee

Karen A. Rock, Chairman  
 Kathy Light  
 Amanda Madore  
 Jayme Keable

#### Scholarship Committee

Jan Flynn, Chairperson  
 Alan Feazelle  
 Tim Mulligan  
 Anna Sherman  
 CU Office Staff  
 Joyce Donnelly  
 Jean Bruce  
 Millie Jubert  
 Loan Officer  
 Tim Mulligan

## You're Invited –2017 Annual Meeting

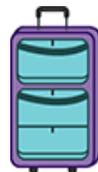
Friday, May 19, 2017 — 4:30 –7:30 at MERONS.



As a valued credit union member, you are also an owner, and your voice is important. You have the power to express your concerns and exercise your right to vote at the Annual Meeting and Election. It is also an opportunity to get updated on the state of the credit union and

get connected with CU management and leadership, as well as with other member-owners. learn about the credit union's current financial status, products and services, accomplishments and innovations over the past year, as well as goals for the future. You will be able to ask questions, take part in the election and meet other members of the credit union community.

Join us for this worthwhile and informative evening on **Friday, May 19, 2017 from 4:30 –7:30 at MERONS** We look forward to welcoming you to the 58th Annual Meeting of the **Plattsburgh City School District Federal Credit Union.**



Pack your bags and recharge yourself with a Credit Union

### Vacation Loan

## Recharge with a Vacation Loan

Ahh Vacation! Time to get away and recharge your batteries. A Vacation Loan from the credit union can make it happen. Research studies suggest that taking a vacation has health benefits, including reducing stress and the risk of heart problems and depression. Studies also have found people who take vacations have improved productivity when they return to work. And with a low-rate Vacation Loan from the credit union, it may cost less than you think because you can set your budget and not carry a balance on a high rate credit card. So whether it's backpacking in the back woods, skiing down the slopes, getting in a few rays of sunshine, or museum hopping in the big city, make the credit union the first stop of your vacation adventure. Call, click, or stop by today.

Any amount up to

**\$3,500**

**12 mo. @ 4.5% APR\***

**\*Annual Percentage Rate**

AVAILABLE THROUGH—APRIL 30, 2017!

Do you have any **Forgotten Accounts?**



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.



### e-Statements

Sign up at your Credit Union today

Or at our website—don't wait for mail

### 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

*"Kind words can be short and easy to speak, but their echoes are truly endless."* Mother Teresa

## Buying a Car ? Truck ? New or Used?

It's *springtime*, a perfect time to come into the CREDIT UNION and compare the savings on your next vehicle loan.

We know that buying and maintaining a car or truck can end up costing a pretty penny. From the sticker price to financing and insurance to gas, inspection, and unforeseen repairs, vehicle expenses can add up quickly. We want to help our members finance their new set of wheels while saving as much as possible.

When you buy your next vehicle with credit union financing, you'll benefit from more bargaining power, lower rates, fast approvals, and quick turnarounds, plus:

- \* Up to 100% financing of the vehicle's value plus tax, title and tags
- \* Option for pre-approval
- \* No monthly fees or prepayment penalties
- \* Easy, convenient application process
- \* Low Cost Loan Payment Protection Insurance
- \* Personalized member service
- \* Extended Warranty Protection

Trust your credit union to help you round up the ultimate savings on your vehicle loan. Stop in today or call us 518 561-4510 for current rates and details.



In the market for new wheels?  
See the Credit Union for a  
**VEHICLE LOAN**



Ride a taste of freedom with a CU  
**MOTORCYCLE LOAN**

## Ride a Taste of Freedom

Spring and the open road beckons. It's time to answer the call. With a motorcycle loan from the credit union, you can ride a taste of freedom. If you are a new rider, start with a visit to the Motorcycle Safety Foundation's website: [www.msfc-usa.org](http://www.msfc-usa.org) where you'll find information on taking a

basic rider course as well as an extensive library of tips and materials. The Foundation also offers a refresher rider course as well as rider courses on three-wheelers and scooters.

Then stop by the credit union to apply for a low-cost motorcycle loan. With a pre-approved loan, you can shop for the ride that's right for you whether it's new or just new-to-you. Remember to make room in your budget for protective gear, such as helmet, jacket, boots, and pants. Have fun and be safe!



Ahoy Mate! Your  
Credit Union has the best  
rates for **BOAT LOANS**

## Ahoy Mate! A Boat is what you've been

**thinking about...** With summer just around the corner, it's not too soon to get your recreation and relaxation plans in order. If yours include time on the water, set your course for the credit union. We have a boat loans with great rates and terms that

won't sink your budget. So make the credit union your first port of call before you head to the boat show or a dealer so you can get pre-approved for your loan. But as with any large purchase, do your homework first. If needed, don't forget to factor into your budget the cost of items such as personal flotation devices, boat repairs and maintenance, and off-season storage. If your vessel will be new-to-you, be sure to take it on a test cruise. It's also a good idea to have it checked out bow-to-stern by a marine surveyor. You can find one at [www.marinesurveyor.org](http://www.marinesurveyor.org).



Discover the endless possibilities with a  
**HOME EQUITY LOAN**

## Celebrate Summer! Do some home improvements

Summer will be here soon and you want to make the most of it without going too far from home. Why not make your abode the spot for warm-weather entertaining. Transform your outdoor space into the ultimate summertime oasis with a beautiful garden, sun-room, pool, hot tub, or outdoor kitchen.

If you want to make your warm-weather dreams a reality or your home just needs a bit of extra TLC, your credit union has options for you: a traditional Home Equity Loan but if you don't have quite enough equity we have the perfect alternative - a Home Improvement Loan.

With Loan options from the credit union, you'll have the funds you need to make the changes you want and at the same time increase the value of your home.

\*\*\*LOAN\*\*\*

## RATES

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!

**Auto Rates** as low as 2.24% APR

Or Matching Rate

**Vacation Loans** @ 4.5%

We have loans to meet your every need:

Autos, Home Equity, Snowmobiles, Motorcycles, Campers, Boats, Ski-Doos, SeaDoos, Consolidation Loans, Furniture, Appliances, Home Repairs, Computers, etc.

Call Office for Details

\*\*\*SAVINGS\*\*\*

## RATES

SHARES:

0.10% APY

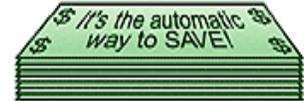
SHARE CERTIFICATES:\*

6 mos. 0.30% APY

12 mos. 0.45% APY

APY=Annual Percentage Yield

## PAYROLL DEDUCTION



## HOURS and PHONE

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](mailto:creditunion@plattscsd.org)

Visit Website

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