

Fall GREETING

Fall 2021

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

CU Hours: 8:30am — 1:30pm Monday, Wednesday, and Friday
Extended Hours Tuesday and Thursday 8:30am — 4:30pm
Please continue to use our Drive-up Window

Online Access

Anytime - Day Or Night!

Virtually access your credit union accounts At any time enroll now at www.plattscsdfcu.org

Click on Link

Credit Union 24/7 Access

e-Statements

You need to Enroll in Virtual Branch

to continue receiving statements electronically

Call office for Assistance!
518-561-4510

Board of DIRECTORS

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

Supervisory Committee

Karen A. Lash, Chairperson
Jayme Keable
Amanda Madore
Lori Schudde

Scholarship Committee

Alan Feazelle
Tim Mulligan
Anna Sherman

Loan Officer
Tim Mulligan

CU Office Staff

Cathy Steele, Notary
Dawn Filion, Notary
Patti Gonyea

Notary Services
Available at your Credit Union



Join Us as we acknowledge our credit union's 61 years in the Plattsburgh City School District helping CU members and their families reach their financial goals!

ANNUAL MEETING

THURSDAY, NOVEMBER 18, 2021!

Zoom Meeting @ 5pm

We will donate \$61 for every 10 members in attendance to a local food shelf!

Every member in attendance also eligible for a drawing (\$60 deposit into their CU account)



We've got you
COVERED
Interest Rates are Great

so there's rarely been a better time to borrow.



\$3,000 12 mos. 4%APR

Aim higher with a Credit Union
STUDENT LOAN

www.salliemae.com/studentloans/plattscsdfcu

Home Equity Loans
Do more for your home
As low as 3.99% APR

Signature Loan
When you need extra cash
36 mos. as low as 5.5% APR



Your Credit Union Has Vehicle Loans For

**CARS
TRUCKS
SUVs
VANS
RVs**

New or Used - Get what's right for you!
as low as 2.40% APR

Home Mortgage Loans
available at the Credit Union.
As low as 2.50% APR



Love your wheels but not the payments?
Refinance your Vehicle Loan at the CU

VACATION LOANS
Available at the Credit Union

up to \$5,000 24mo @ 4.5% APR

Have yourself a magical

HOLIDAY

with a low-rate loan from your CU

Holiday Magic Starts Here —

Holiday Loans Available October 15-December 30!

If you're looking to put some magic in your holidays see the credit union for a holiday loan. A holiday loan can help make the

Ghost of Christmas past disappear. That's because it's easy to be tempted to use your credit cards to pay for the extra expenses associated with the holidays, only to regret it when the payments come due in January 2022. Start by setting your budget for gifts, postage or shipping, decorations, special meals, any travel or entertainment, or other expenses that you may have. Then contact the credit union to apply for a Holiday Loan. If you use your credit card for say, online purchases, establish a pre-set spending limit. Then when your statement arrives, you can pay off those holiday expenses in full. If you're shopping local, have your loan proceeds transferred to a prepaid card you can use for purchases. A Holiday Loan can help you celebrate the season at the same time you stick with your spending plan.

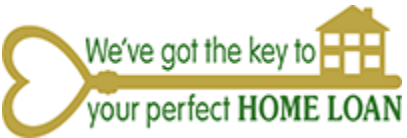
"When one door closes, another opens. But often we look so long, so regretfully, upon the closed door, that we fail to see the one that is opened for us." - Helen Keller



Are you using your credit union membership for all it's worth? Taking advantage of all the benefits of belonging is one of the best ways to improve your financial health. As a not-for-profit financial cooperative, we have your best interest in mind, not the interests nor the wallets of a group of Wall Street shareholders. We're here to help you reach your financial goals by offering competitive rates on savings and loans, lower fees, and local service. And credit union membership is something you can share with your family. Because you are a member of the credit union, your family members are also eligible to join. This holiday season consider giving a membership as a gift. It's a great way to introduce your family members to the credit union and it's a long-lasting gift that can benefit them for a lifetime.



Interest rates are great, so there's rarely been a better time to borrow. Worried your car will lose the battle with Old Man Winter? A loan for a new or reliable used vehicle can help ease your anxiety. Time to upgrade your kitchen or bath, or increase the energy efficiency of your home with new windows or a replacement furnace? A Home Equity Loan is the perfect way to finance home improvements. Need a winter getaway? A Vacation Loan can make it possible. Too many high interest rate credit card payments? A Consolidation Loan can not only simplify your life, but also potentially save you a bundle of cash. Your credit union is here to help you use credit wisely. For an application or more information, contact the credit union today.



Your home itself could be holding the key to unlocking its very own potential. A **Home Equity Loan or Mortgage** could be an affordable option that allows you to access your home's equity and use those funds for other purposes. Many people will use the money toward sensible home improvements that add value to the home, such as a moderate kitchen renovation, exterior siding, or energy efficient upgrades. Funds could also be used for emergency expenses, to consolidate high-interest debt, fund an investment property, or pay for college. Figure out how to do more with your home today! Contact us at 518.561.4510 to decide if it's the right choice for you.



Whether you're an undergraduate, graduate student, or parent, get money for school from Sallie Mae® Student loans in partnership with Plattsburgh City School District Federal Credit Union.

Find out which loan is right for you! click on link below:
www.salliemae.com/studentloans/plattscsdfcu



Your shopping list grows. Your list of home projects grows. Your monthly expenses grow. Your work hours grow, and yet you can't get your savings to grow. It seems like you need a tool to nurture your money, and give it the boost it needs to flourish. **Payroll Deduction** or **Direct Deposit** can be the tool to help your savings grow. With funds deducted directly from your paycheck and deposited into one or more of your Share Savings accounts, your savings will begin to grow quickly and effortlessly. Contact us for a payroll deduction card or direct deposit information.



Once a member...always a member!



8:30am - 1:30pm
Monday - Wednesday - Friday

Extended Hours
8:30am - 4:30pm
Tuesdays & Thursdays

PHONE
518-561-4510
School Ext. 6050/6052

Fax 518-566-8716

Email us at
creditunion@plattscsd.org

Website
<http://www.plattscsdfcu.org>



Auto Rates as low as 2.40% APR 48mos.
Or **Matching Rate**

Remember take advantage of
Manufactures' Incentives & Rebates!
Signature Loans

As low as 5.50% APR 36 mos.
APR=Annual Percentage Rate

RATES SUBJECT TO CHANGE!

Disability & Life Insurance Available

We have loans to meet your every need:
Autos, Snowmobiles, Motorcycles, Boats,
Side by Sides, ATVs, Home Repairs, Camp-
ers, Vacation and Holiday Loans,

Jet Ski, Hot Tubs, Consolidation Loans,
Appliances, Computers, Student Loans,

Home Equity, Home Improvements,
Saving Secured Loans, etc.

Also Home Mortgages!

Call Office for Details
518-561-4510



SHARES 0.07% APY
SHARE CERTIFICATES:*

6 mos. 0.35% APY

12 mos. 0.50% APY

APY=Annual Percentage Yield

*Subject to change—

call office for updates

518-561-4510

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency