



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 8:30am — 4:30pm, Tuesday and Thursday

Please call for Office Walk-in Updates Masks Required or use Our Full Service Drive-up Window



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



You need to Enroll in Virtual Branch

to continue receiving statements electronically

Call office for Assistance!
518-561-4510



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



Our Annual Meeting was held virtually on Thursday, December 18, 2021 with 33 members signing on. Written financial and committee reports were reviewed and made available to members. Members in attendance voted on Board and were encouraged to get involved in managing their credit union. A \$200 donation was made to the Plattsburgh Food Shelf by the CU on behalf of our membership. Six attending members were winners of our annual drawings. In appreciation of attendance, members also received a small gift. Meeting ended with wishes from our board president for a healthy and happy New Year.

In need of a loan? We've got you **COVERED**

Interest Rates are Great

So there's rarely been a better time to borrow!

Home Equity Loans

Do more for your home

As low as 3.99% APR

Home Mortgage Loans

available at the Credit Union.

As low as 2.50% APR

Your Signature can make it happen

Check out our low-rate financing options

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

New to you? Time to refinance? See us for a Vehicle Loan

VACATION LOANS

Available at the Credit Union

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



Warmest Wishes From Your Credit Union! You help us grow, succeed, and progress as a successful not-for-profit financial institution, and an instrumental part of the school community. As we celebrate the joy and peace of the holiday season and bid another year farewell in the midst of the ongoing Covid-19 pandemic, we want to extend our best wishes for a happy New Year filled with good health and new beginnings, and thank you all for your continued support through yet another challenging year.

We have shown that through cooperation, hard work, and resilience, we can weather any storm. You have helped us maintain our commitment to "People Helping People," through affordable financial solutions, exceptional service, financial education, and community aid.

We look forward to serving your financial needs in 2022 as we learn and grow together, working toward a new normal, even stronger and more resourceful than before. We will be there with the quality financial products and services you need, the superior member service you deserve, and the support you have come to trust - we could never think of offering anything less to you, our members. Warmest Wishes!

Five daily Reminders for the 2022 New Year: 1. You only fail if you quit. 2. Everyone's journey is different. 3. Things always get better with time. 4. The past cannot be changed. and 5. Happiness is found within.



Available at your Credit Union

Don't let your bills pile up

RESET DEBT

Apply for a Consolidation Loan

With the new year upon us and Covid-19 pandemic still looming, it's the perfect opportunity to begin taking control of your finances. You're not alone if you are trying to manage credit cards or medical debt. Your credit union is here to help you make a fresh start in the best way possible.

Many credit card companies are now offering various forms of financial relief as a way to help struggling consumers and those impacted by the coronavirus pandemic. However, it is important to be wary and ask questions about the fees and terms associated with these programs. You may find that a better, more affordable and reliable option is a Debt Consolidation Loan from your credit union.

Our low-rate loan will allow you to lower monthly payments from high-interest credit cards while also providing the option to keep some cash on-hand and help you work toward your overall financial goals. With a Debt Consolidation Loan, you'll enjoy: * Lower interest rates and payments* A fixed payment* One due date and one bill* More monthly flexibility* No more high-interest debt* Credit score improvement* A clear understanding of what you owe* A successful payoff plan. Call or email us for details!

Get a CU Vehicle Loan and drive away with savings



Drive Away With Savings With A Credit Union Car Loan. Looking to start off 2022 in new wheels? Whether you're looking to buy new, or new to you, remember to make your first stop the credit union for a loan. With new car inventories depleted by a global computer chip shortage, your choice of vehicles may be more limited than the last time you needed to shop for one. That may mean expanding your search to include buying from a private seller. If so, find out why the vehicle is for sale, ask to see service and repair records, and have it checked out by a trusted mechanic. No matter where you find your next ride, a pre-approved loan from the credit union can put you in the driver's seat because you can negotiate like a cash buyer.



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. Your 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 New Year 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.

Once a member...always a member!

Grow your savings with PAYROLL DEDUCTION



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.

Credit Union HOURS

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>

Loan RATES

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, Campers, Vacation and Holiday Loans,

Jet Ski, Hot Tubs, Consolidation Loans,

Appliances, Computers,

Home Equity, Home Improvements,

Saving Secured Loans, etc.

Also Home Mortgages!

Call Office for Details

518-561-4510

Savings RATES

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