

AUTUMN 2024

NEWSLETTER

PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

KEY RATES

Rates as of 11/1/2024.
Rates subject to
change at any time.
For the most current
rate information, visit
[plattscsdfcu.org](https://www.plattscsdfcu.org)



REGULAR SHARE

0.35%
APY*



AUTO LOAN

5.45%
APR*



SIGNATURE LOAN

8.95%
APR*



HOLIDAY LOAN

6.00%
APR*



HOLIDAY LOAN SPECIAL

\$3,000 for 12 months at 6.00% APR*
Available October 15 – December 29

Apply online at <https://www.plattscsdfcu.org/loans.php> or stop in for more information.

ANNUAL MEETING RECAP

Our Annual Meeting was held on September 27, 2024 at Valcour Brewing Company. \$370 in ticket money was collected and added to our scholarship fund. Members enjoyed delicious appetizers and dessert all evening long while enjoying the company of each other at beautifully set tables. Those attending were given a gift for attending and were able to participate in a drawing for a free night at Valcour Brewing, compliments of the VBC. All ticket buyers also participated in drawings for \$65 gift certificates to local restaurants. During the evening, our manager gave a brief overview of the financial condition and history of our credit union, noting that March 6, 2024 marked our 65th year helping our members reach their financial goals. A report was given by our Supervisory Chair. Members in attendance were given detailed written reports and also voted for two positions on the Board. The evening was a success. We always encourage those in attendance to spread the word and to invite family along with colleagues to attend next year.

LOAN CENTER

Visit our website for a complete list of all our loan products and credit union services

- Credit card rate above 9.45%? **Consolidate your debt** into one monthly loan payment! Call for details.
- **We can save you money!** Ask about refinancing your vehicle loan to a lower rate!

PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

49 Broad Street · Suite 101
Plattsburgh, NY 12901
518.561.4510
518.566.8716 fax
plattscsdfcu.org

HOURS

Monday, Wednesday, Friday
8:30 AM – 1:30 PM

Tuesday and Thursday
8:30 AM – 4:30 PM

Summer Hours
July 1– August 31
Monday – Friday
8:00 AM – 2:00 PM

EMAIL

creditunion@plattscsd.org

LOANS

Please visit our website
for current loan rates.

- Autos
- Snowmobiles
- Motorcycles
- Boats
- ATVs
- RVs and Campers
- Home Improvement
- Vacation
- Holiday
- Debt Consolidation
- Appliances
- Computers
- Signature
- Savings Secured
- Mortgages
- Line of Credit

Disability and Life
Insurance Available

Federally Insured by NCUA

AVOID FAMILY IMPOSTER SCAMS



If you get an unsuspected call from someone claiming to be a family member or friend asking you for money to help them out of an emergency, **take pause before acting!** This could be a scam. Imposters often use scare tactics— like saying they have been in an accident or arrested— to get people to act fast. Artificial Intelligence can even mimic a loved one's voice. Always call or text your friend or family member back directly to make sure they are okay, and **never** wire money, mail cash, or send cryptocurrency to a stranger!

GROW YOUR SAVINGS: PAYROLL DEDUCTION, DIRECT DEPOSIT AND CDs



Payroll deduction and **direct deposit** can be the tools to help your savings grow. With funds deducted directly from your paycheck or direct deposit from your checking account, your savings will begin to grow quickly and effortlessly. 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 those tools! Contact us for a payroll deduction card or direct deposit information.

We also have a variety of **certificates of deposit** offering different time commitments and interest rates. We are currently offering specials on 12, 13 and 14-month CDs. Stop by or call 518.561.4510 for details.

NEW WHEELS FOR THE NEW YEAR?



The end of the year can be a great time to shop. Dealers are always looking to trim their year-end inventory for tax purposes. With dealer and manufacturer incentives, it's not unusual to snag a vehicle at or below dealer cost.

We offer:

- Easy, convenient application process with pre-approval options
- Up to 100% financing of the vehicle's value plus tags
- Zero monthly fees or prepayment penalties

For details and current rates, contact us. Applications are also available on our website.