

SPRING 2025

NEWSLETTER

PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

KEY RATES

Rates as of 3/1/2025. Rates subject to change at any time. For the most current rate information, visit plattscsdfcu.org



REGULAR SHARE
0.40%
APY*



AUTO LOAN
4.75%
APR*



SIGNATURE LOAN
8.70%
APR*



VACATION LOAN
7.50%
APR*



VACATION LOAN SPECIAL

\$5,000

for 24 months
at 7.50% APR*



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

TAP INTO YOUR HOME'S EQUITY



If you're looking to tap into your home's equity for a major expense, a **Home Equity Loan** can be a smart and affordable option allowing homeowners to borrow against the value of their home.

A Home Equity Loan provides a lump sum with a fixed interest rate and predictable monthly payments. It's a great choice for those who need a one-time payout for large expenses, such as debt consolidation or major home improvements.

Your credit union offers lower interest rates, fewer fees, and personalized service compared to other financial institutions. If you need stability with a Home Equity Loan, we can help you find the right solution to meet your financial goals. Contact us today or visit our website to learn more!

LOAN CENTER

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

- Are your credit card rates 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 Equity
- Vacation
- Holiday
- Debt Consolidation
- Appliances
- Computers
- Signature
- Savings Secured
- Mortgages
- Line of Credit

Disability and Life
Insurance Available

On May 1, 2025, **Debt Protection**
will replace this insurance. See
article at the top of this page.

Federally Insured by NCUA

DEBT PROTECTION COMING IN MAY

Loan Credit Insurance is being replaced by Debt Protection on May 1, 2025. If you have credit insurance on any of your loans, you should have received a letter from us explaining the changes. We must have your signed documents by April 30, 2025 to keep your loans protected.

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's **Debt Protection**, which may cancel or reduce your loan balance or make payments up to contract maximums in case of disability, death or involuntary unemployment. For additional protections, **Life Plus** can extend your debt protection to address a wide range of circumstances, such as accidental dismemberment, terminal illness, hospitalization or family medical leave, or death of a non-protected dependent. Get the reassurance of knowing you've taken steps to help secure your finances. Ask us about Debt Protection and Debt Protection with Life Plus today. See more information on line or call us.

SCHOLARSHIPS AVAILABLE FOR PHS GRADUATES

Remind graduating PHS seniors to apply for our Credit Union scholarship. If their plans involve further education, have them reach out to a teacher, a coach or another school adult to recommend them for a credit union scholarship. It's that simple, only catch is **all recommendations must be submitted by June 1** to the PHS guidance office. If selected, the scholarship is awarded at graduation.

BUYING A CAR ONLINE: PROS AND CONS

It seems you can purchase anything with a tap or click of a button. Shopping for and buying a car online has never been more convenient. However, while this method offers many advantages, it also comes with some potential drawbacks.



PROs

- Convenience
- More options
- Transparent pricing
- Home delivery
- No sales pressure

CONs

- No test drive
- Limited inspection
- Potential scams
- Financing challenges
- Liens still on titles

Online shopping lets you research and make decisions at your own pace, from the comfort of your home, without pressure from salespeople. However, buying online often means you won't be able to test drive the car, or get a hands-on look at the vehicle's condition. Whatever you decide to do, remember to explore your financing options with us— we are here to help!