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Stewart's  
Federal Credit  
Union

# The CREDIT CONNECTION

SUMMER 2012

## We now have Text Banking!



Currently, you have access to your Stewart's Federal Credit Union account by 24 hour ATM, Voice Response Unit, Online Home Banking, and Debit Card. Now we have added the convenience of texting transfers, balance inquiries, automated overdraft notifications, and low balance alerts by phone.

Text banking is useful for accessing account information on the go. It is great for cell phone customers who do not have a smartphone, text banking is a convenient financial tool that does not require an internet connection. The system is entirely automated. You aren't texting back and forth with a live person, but rather a computer that responds to a set list of commands.

**This service is completely FREE!!!**

Enroll online or call our credit union for more information!



## Stop By and Say Hi!!

Stewart's Shops Company Picnic is being held on Saturday, July 21st. Look for the Stewart's Federal Credit Union booth – stop by to say hi and pick up your FREE giveaway! We will be ready to open new accounts or answer ques-

tions. All current and new members that stop by will be entered in a drawing for 2 FREE Golf Passes to Brookhaven Golf Course in the Town of Greenfield. If you open a new account at the picnic you will be entered in a drawing to win a Kindle E-Reader!

## Discount GREAT ESCAPE and SPLASHWATER KINGDOM Tickets available for STEWART'S CREDIT UNION MEMBERS!

The cost is \$31.00 per ticket to be used any day during the 2012 season. Great Escape has over 135 rides, shows and attractions to fill your day with fun memories! Call the Credit Union for more details, ext. 3900 or visit our website at [www.stewartscu.org](http://www.stewartscu.org).

## STEWART'S FEDERAL CREDIT UNION HAS LOWERED RATES ON FIXED HOME EQUITY LOANS!

A home equity loan is secured by your home and allows you to access your available equity in the form of a single payout and a fixed interest rate with fixed monthly payments. Home equity loans could be a good way to pay for home improvements, college tuition, or to consolidate higher-interest rate debt such as credit cards. For more information or to apply call John Bottisti on extension 3910.



## Stewart's Federal Credit Union and Travelers Insurance Team Up!

Travelers and Lazarou Insurance and Financial Services offer auto and homeowners insurance to Stewart's Federal Credit Union Members at special program rates.

This is no cookie cutter or 1-800...approach to insurance. Lazarou Insurance and Financial Services issues individual policies and each one will be tailored to your special needs. Jeff or Joyce Lazarou will provide you with a no obligation quote and personal service. Many members will be able to save money, and equally important, will be able to spread their payments over the entire year by utilizing one of their many convenient billing options.

Lazarou Insurance and Financial Services is a local independent insurance agency representing multiple carriers. They are located at 41 Market Street in Amsterdam.

Please contact Lazarou Insurance & Financial Services at 518-843-3338 or email at either [jeff@lazarouinsurance.com](mailto:jeff@lazarouinsurance.com) or [joyce@lazarouinsurance.com](mailto:joyce@lazarouinsurance.com), or simply visit them at [lazarouinsurance.com](http://lazarouinsurance.com).

Stewart's Federal Credit Union does not represent Travelers, Lazarou Insurance and Financial Services or the Member if they enter into a transaction. Privacy and security policies may differ from those practiced at Stewart's Federal Credit Union.

# **WE ARE CLOSER TO YOU..... THAN YOU THINK!**

**Most of your Credit Union Business  
can be done **ON-LINE** or  
**ELECTRONICALLY!****

**Do you access your Stewart's Fed-  
eral Credit Union account through  
myCUanywhere?**

**[www.stewartscu.org](http://www.stewartscu.org)**

Are you still handling your family's finances the old-fashion way? Your visits to the credit union are always welcome, but we understand that they aren't always convenient for you. That's why we offer myCUanywhere (home banking), a FREE service that lets you conduct the following transactions from any computer with Internet access, anytime of day or night.

- **Check your account balances**
- **Review transaction histories**
- **Transfer funds between accounts**
- **E-statements**
- **FREE Check Images**
- **And more**

## *Did You Know?*

Deposits to your Credit Union account can be made at Price Chopper's Customer Service Counter using your ATM card or Visa Debit Card. Deposits at Price Chopper may not exceed \$4000.00. Transactions made before 3:00 PM will be available the next business day by 9:00 AM.

## *You Can Go Paperless!*

### **Sign-Up For E-Statements Now!!**

We now have E-statements! With E-statements you can view and print your statements online anytime, anywhere you have internet access. E-statements are FREE to any member with a personal e-mail address. Sign on to your myCUanywhere (home banking) site, and click on the "Statements" tab to enroll.

*No paper, no waste, safety and  
convenience – Doesn't it just make  
sense to switch to e-statements?*

## **GREAT NEWS ABOUT ATM WITHDRAWALS!**

Stewart's Federal Credit Union has entered into an agreement with SEFCU (State Employees Federal Credit Union) to offer ATM withdrawals FREE from transaction fees at any SEFCU owned ATM.

Stewart's FCU will waive its 75¢ fee on the first 5 withdrawals from a SEFCU owned ATM and the Stewart's Plant ATM each month. That's a total of 5 totally free ATM withdrawals per month.

After your totally free withdrawals you will still be able to withdraw from a SEFCU owned ATM without a transaction fee from SEFCU (Stewart's FCU 75¢ fee will apply).

With this new value added service there are more reasons than ever to be a Stewart's Federal Credit Union Member!

**SEE OUR WEBSITE FOR SEFCU LOCATIONS  
[WWW.STEWARTSCU.ORG](http://WWW.STEWARTSCU.ORG)**

### **Contact Us At:**

**Phone:** 800.723.1201 x3900

**Fax:** 518.581.7076

**[memberservice@stewartscu.com](mailto:memberservice@stewartscu.com)**

**[www.stewartscu.org](http://www.stewartscu.org)**

**VRU Free 24 Hours Automatic Teller**

800.723.1201 x7900 or

518.581.5208

**Lost or Stolen VISA Debit Card**

**Please call: 800.543.5073**

### **Credit Union Hours:**

Mon: 8:00 - 3:00

Tues: 8:00 - 3:00

Wed: 8:00 - 3:00

Thur: 8:00 - 5:00

Fri: 8:00 - 5:00

### **Plant Hours:**

Tues: 2:00 - 4:00

Thur: 11:00 - 1:00

### **Holiday Closings**

The Credit Union Staff gladly serves our members during normal business hours on all Federal Holidays in 2012 except:

**Independence Day - July 4th**

**Labor Day - September 3rd**

**Thanksgiving - November 22nd**

**Christmas - December 25th**

