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Stewart's
Federal Credit
Union

The CREDIT CONNECTION

WINTER 2013

People are always asking us...

*Why Credit Unions vs
Traditional Banking???*

*So many people are turning
to Credit Unions because...*

- At a credit union you are not only a customer, you are a member.
- Each member is an equal owner.
- Persons who are employed by Stewart's Shops, our Producers and their immediate family or household members can join.
- We have unpaid volunteers from the membership who serve on the Board of Directors and Supervisory Committee to oversee the credit union.
- As owners, you elect fellow members to serve on the Board of Directors.
- Income is returned to our members in the form of better savings rates, lower loan rates, and low or no fees for services.
- Deposits are federally insured to at \$250,000 by the National Credit Union Administration, a U.S. government agency.

We have the best Auto rates in town at Stewart's Credit Union!

As a member of Stewart's Federal Credit Union you can enjoy the savings provided through our low interest rate!! Whether you're shopping for a new or used Auto or Motorcycle or looking to refinance a high-rate loan from another lender* - this is a great deal that shouldn't be missed!



- As low as 2.49 APR** for up to 36 months.
- Other rates and terms up to 72 months available.
- Loan pre-approvals save you time and money.
- Don't wait – apply now! Visit us online at www.stewartscu.org or call Susan at 800-723-1201 ext. 3915 or stop by!

**Offer not applicable to existing auto loans with the The Stewart's Federal Credit Union.*

***Annual Percentage Rate subject to change. Rate quoted is with a term of up to 36 months. Rates may vary depending upon the individual's creditworthiness.*

Fight Fraud Today!

Fighting fraud is an ongoing battle...and as a cardholder, you're the most powerful weapon against it! Here are 15 quick, easy steps you can take to help identify and prevent fraud:

- Close all unused card accounts.
- Review your credit report frequently.
- Review all monthly statements for fraudulent activity.
- Keep your personal records in a secure location.
- Destroy all pre-approved applications.
- Don't provide account numbers over the phone unless you're sure of the caller's identity.
- Do not provide personal information on solicitations.
- Know when to expect new cards, and report immediately if they're not received.
- Carry only the cards you use frequently, and don't write your PIN on your card.
- Keep a list of accounts numbers and lost/stolen contact numbers in a safe location.
- Do not leave your card(s) with another person.
- Use one card for online purchases and keep a record of all transactions.
- When providing information online, make sure the website is secure.
- Pick up mail promptly and report any mail theft to a local postal inspector.
- When traveling, inform your credit union and ask the post office to hold your mail.

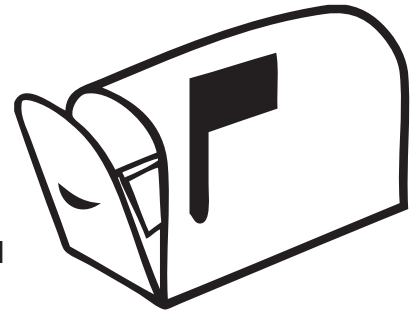
Please Call Ahead...

A reminder that cash withdrawals in excess of \$750 via the Credit Union teller requires a minimum 24 hour advance notice. We can always give you a certified bank check which can be cashed at any Adirondack Trust with proper identification.

Have you moved recently?

Or have you eliminated your home phone and use only a cell phone?

The Credit Union needs to keep all address and telephone information current. If you have moved, or if you are planning a move in the near future, please make sure you contact the Credit Union directly with your address and phone number changes. This will save time and money, not to mention the frustration of not receiving your statements, tax information or checks on time. Also if you have a Stewart's Credit Union Debit Card or ATM Card, it's very important that we have your most up to date information. Take time to check your personal information on your next statement to ensure accuracy. Call Angie at x3905 or Sandy at x3925 if a change is needed and we can send you an address change form or you can go to our website and download it from our "forms and apps" tab. It can then be mailed or faxed to us.



Stewart's Federal Credit Union members can Direct Deposit their Tax Refunds in to their Checking or Savings Accounts!

Important information you need to know....

The Credit Union Routing (ABA) number is 021382642. Your account number is a 14 digit number located on the bottom of your checks and begins with 104100... If you have just a share savings account you may need to call the Credit Union to make sure you have all of your account number correct. Call us at 1-800-723-1201 Ext. 3900.

Contact Us At:

Phone: 800.723.1201 x3900

Fax: 518.581.7076

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 2013 except:

Memorial Day - May 27th
Independence Day - July 4th
Labor Day - September 2nd
Thanksgiving - November 28th
Christmas - December 25th

