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Stewart's
Federal Credit
Union

The CREDIT CONNECTION

FALL 2012

Have Some Fun this Winter!



Stewart's Federal Credit Union wants to help you enjoy the outdoors this winter! Especially with all the toys that go with it! We are offering Recreational Loans starting as low as **6.25% for up to 36 months**. If you're looking to purchase a Snowmobile, ATV or a RV to head south this winter, you can apply for a loan on-line at www.stewartscu.org, fax, mail or in-person at the credit union. Call Susan at 800.723.1201 ext. 3915 for more information.

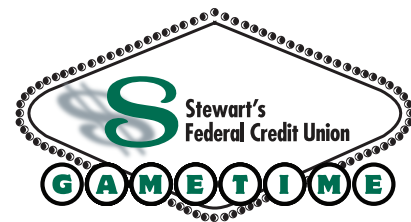
You Can Go Paperless! Sign-Up For E-Statements Now!!

With E-statements, you get your account information sent to you online, without the need to wait for a paper statement to arrive in the mail.

- An e-mail notice tells you when your E-statement is ready for viewing.
- View your E-statements online, or download your E-statements and save it on your computer or print it.

- Avoids the risk of loss or theft of your account information through the mail.
- Decreases clutter in your filing cabinet
- Eco Friendly – you reduce paper usage and help save the environment.

E-statements are FREE to any member with a personal e-mail address. Sign on to your Home Banking site, and click on the "Statements" tab to enroll.



You are cordially invited to attend the

29th Annual Meeting of the Membership

For
Stewart's Federal Credit Union

Wednesday, October 24, 2012

3:30 PM

**At The Stewart's Plant
SMC Conference Room**

**Election of the Board of Directors,
Trivia Game, Door Prizes & Food**

**Join us for some Stewart's FCU
Trivia and Win Prizes!**

**We...
Are the Credit Union
Difference** www.stewartscu.org

Plug In To Consumer Tips for Safer Online Shopping

With holiday shopping just around the corner, online shopping will continue to gain popularity this year. It's a great way to avoid crowded shopping malls, but be wary of hackers, identity thieves and other spammers. Here are some online shopping tips offered by the Federal Trade Commission and the National Cyber Security Alliance:

Check out the seller. If you're thinking about shopping on a site with which you're not familiar, do some independent research before you buy. Call the seller's phone number and do an online search for the seller's name, read the site's privacy policy and use software that rates websites based on user and expert reports.

Read return policies. Return policies can vary widely. Some retailers allow extra time for returning holiday gifts, others may not accept returns at all or charge a "restocking fee" if they do.

Don't fall for a false email or pop-up. Legitimate companies don't send unsolicited email messages asking for your password or login name, or your financial information. Don't reply to such messages. They could be attempts to steal your personal information for use in gaining access to your bank accounts and other identity theft violations. Don't click on links in these types of email messages either. That could allow surreptitious installation of spyware on your computer.

Looking for signs a site is safe, such as a closed padlock on the browser's status bar or "https" in the site's address, before you enter your personal and financial information.

Secure your computer. At minimum, your computer should have anti-virus and anti-spyware software, and a firewall. Don't forget to update the software regularly.

Consider how you'll pay. Credit Cards generally are a safe option because they allow buyers to seek a credit from the issuer if the product isn't delivered or isn't what was ordered.

Keep a paper trail. Print and save records of your online transactions, and read your credit card statements as soon as you get them to make sure there aren't any unauthorized charges.

Check out our NEW WEBSITE!!

Looking for a low-rate loan, competitive yields on savings, or details on our other accounts? For the latest information, you can always go to

www.stewartscu.org

Plan Ahead for Christmas 2013 Start a Christmas Club Account at Stewarts Federal Credit Union

Stay out of debt for the holiday season by opening a Christmas Club account and make your holidays just a bit less stressful! You can start the club anytime, no minimum is required. With payroll deduction, making deposits to the club couldn't be easier. Any questions call the Credit Union today at 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 2012 except:

Thanksgiving - November 22nd
Christmas - December 25th

