



**Stewart's
Federal Credit
Union**

The CREDIT CONNECTION

SPRING 2013

Stewart's Federal Credit Union *Your Lending Partner*

During March and April Enjoy **LOW** Auto Loan Rates Plus a \$25 Stewart's GAS Card! Starting as low as 2.49% APR on New, Used or Refinanced Auto & Motorcycle Loans!!!

- **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, call Susan at 1-800-723-1201 ext. 3915 or Stop by!**

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

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

Borrowing Money from Stewart's FCU is as easy as it gets! Call us or visit our website for the most current rate information.

WHEN WE SAY FREE CHECKING WE MEAN IT!!!

We offer a Share Draft Checking to any Stewart's Federal Credit Union Member. Payroll Direct Deposits, myCUanywhere (home banking), EZ Bill Pay, E-statement and more...make our NO FEE checking account a great option for you. Stewart's Shops payroll is direct deposited in your account by 8:30 AM on Wednesday's!

FREE...FREE...FREE...FREE

- **First Box of Checks**
- **No Minimum balance**
- **Overdraft protection**

- **Five monthly ATM transactions FREE at any SEFCU Branch (State Employees Federal Credit Union) Visit our website for details.**
- **ATM Service at any Point of Sale Terminal (75¢ fee per transaction applies)**
- **24/7 Account Information available using our Voice Response Unit or Home Banking**
- **EZ Bill Pay**
- **E-statements**

Call us, stop by or check us out on our website!!

*Be prepared before you
head out for vacation!!*



With the vacation season quickly approaching we have just a few reminders to help make your time away stress free. VISA is protecting your card 24/7!

Notify the Credit Union of the areas you will be travelling to and the dates you'll be travelling on before you leave. This is especially important if you are leaving the country.

Be sure you know your PIN so you can obtain cash, if needed. To ensure your PIN is always safe, you should memorize it and never write it down.

Make a record of your VISA card account and phone numbers of the Credit Union for reporting a lost or stolen card.

Check with the Credit Union to be sure they have your most current information (phone number and address). It is especially helpful to have a cell phone number available.

Then have a fun and safe vacation!

Protect Yourself Against Fraud

Over the past couple of months we have received information about identity theft and various scams. We want to be sure our members are aware of what may be a fraudulent call or e-mail. Please review your Stewart's FCU Debit Card transactions and report any unusual or unauthorized occurrences immediately to Sandy Lowe at 1-800-723-1201 ext. 3925. or via e-mail at slowe@stewartscu.com.

The following are some of the most common types of scams:

Phishing: Criminals send fraudulent e-mails asking recipients to verify account numbers and passwords. Do not click on links to a website included in e-mails. Instead, type the legitimate website address of the company you are contacting into your web browser.

Vishing: Criminals call unknowing victims and ask them to verify personal information over the phone. Legitimate companies will never call you asking for account numbers or passwords. Unless you have initiated the call, do not give out personal information over the phone.

Smishing: Fraudsters are even using cell phone text messages asking people to call a phone number and provide personal information. Do not respond to or call numbers included in cell phone text messages.

For more information on protecting yourself from fraud, please visit www.antiphishing.org

Stewart's Federal Credit Union Privacy Notice

Stewart's Federal Credit Union is owned by its members and run by a board of directors that you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 518-581-1201 ext. 3900.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transaction and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these agreements, we may disclose all the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with which we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell information we provide them to other third parties.

We collect and may disclose non public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Stewart's Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

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

