



The CREDIT CONNECTION

FALL 2013

Winter is on it's way...
and for some of us...
it's time to have some **FUN!**



Check out these rates for your next Snowmobile or ATV Purchase!

6.25% for 36 months

6.49% for 48 months

Don't forget your Credit Union when you start looking for your next RV or Boat!

Terms up to 12 months. Pre-approvals are available.

Call Susan or John.



Personal LOAN Special

Now – January 31st, 2014

This could help so you can fit even the most ambitious holiday plans into your budget.

Trying to rebuild credit? This loan may be for you.

If you have trouble getting a loan because you have NO credit, call us now!

Why pay high credit card interest rates?

Payment can be made through payroll deduction.

If you are a member of the credit union you can apply now. Non members must first complete the Stewart's Federal Credit Union Membership Application and a direct deposit form or a \$10 deposit for a single membership or \$20 for a joint membership.

(<http://www.stewartscu.com/PDFs/memapp.pdf> - link to the membership application)

Apply online at www.stewartscu.org, call us at 1-800-723-1201 ext. 3900 or stop by the Credit Union.

**** Approval will be determined by each member's overall credit.*



You are cordially invited to attend the
Annual Meeting of the Membership

..... For

Stewart's Federal Credit Union

*A Special Celebration of our
30th Anniversary*

Wednesday, October 23rd, 2013
4:00pm

At The Stewart's Plant
Main Conference Room

Join us for the
Election of the Board of Directors,
Door Prizes & Delicious Food

Being Online and Being Aware: Protect Yourself from E-Mail Scams

E-mail and the Internet have become part of our daily lives. Especially with the Holiday's just around the corner most of us will be using the internet more frequently. The convenience of shopping, banking, paying bills, and communicating electronically has saved us time and hassle. Unfortunately, it has also opened a door for new and continually developing criminal activity. With the increase in on-line personal business transactions has come an increase in identity theft and other types of consumer fraud.

Phishing

Many consumers are tricked into divulging their personal information by thieves posing as legitimate companies or government agencies. This new brand of criminal sends emails that appear to be from the victim's financial institution, or other trusted source. The emails stress the urgency of providing personal information such as credit card numbers, checking account information, Social Security numbers, passwords, and other sensitive personal information, and link to fraudulent websites for collecting the information. Because the technology they use is so sophisticated, many consumers have no idea they've been victimized until it's too late. The thieves then create entirely new identities using the victim's personal information- leaving the consumer to pay the price.

Avoiding Phishing Scams

While phishing scams are becoming more prevalent and sophisticated all the time, there are steps you can take to avoid being victimized:

- Any email with urgent requests for personal financial information should be a red flag. Many emails from phishers include upsetting or exciting statements in their emails to get people to react immediately.
- Don't use the links in an email to get to any web page, if you suspect the message might not be authentic. Instead, call the company on the telephone, or log onto the website directly by typing in the company's web address in your browser.

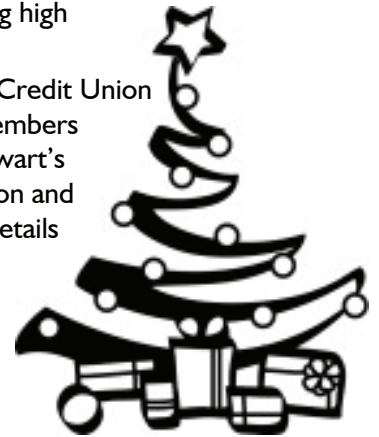
- Do not fill out forms in email messages. Only communicate information such as credit card numbers or account information via a secure website or the telephone- and only when you initiate the contact. Look for the lock icon on the browser's status bar and look for the URL to read "https" vs. "http".
- Regularly check your checking, credit and debit card statements to ensure that all transactions are legitimate. If anything is suspicious, contact your financial institution and all card issuers.
- Ensure that your web browser is up-to-date and timely security patches are applied.

Open a Christmas Club Today!!!

Christmas Clubs for the 2014 season start October 2nd, but you can open your club anytime, it's not too early or too late to start saving for Christmas next year. If you usually spend more than you plan and charge what you can't actually afford, you will likely be paying for those purchases long into the New Year. Stewart's Federal Credit Union wants to help you make the 2014 holiday season debt free.

You can always start your Club with as little as \$5.00 a week. You can adjust the amount anytime, if you can only afford \$5.00 until March, then you would like to increase it to \$10.00 weekly we can do that too. We try to make it as simple as possible. By beginning today, you'll save yourself the stress of trying to come up with money last minute, or purchasing everything with a credit card and paying high interest rates.

If you are a member of the Credit Union you can start now. Non members must first complete the Stewart's FCU Membership Application and a direct deposit form. For details call Sandy at ext. 3925.



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:

Thanksgiving - November 28th
Christmas - December 25th

