

SPRING INTO SAVINGS

Auto & Motorcycle Loan Special

as low as **1.99%** APR

New & Used for up to 36mo.

Check out New & Used Car/Motorcycle loan options as well as, refinancing your loan from another institution. Simplify your budget by selecting weekly direct deposits for the loan payment.

Apply on-line, fax, mail or in-person at our office. Get your loan approved before you shop so you can focus on the price of the vehicle without the dealer hassle.



Call the Credit Union today!
1-800-723-1201 ext.3900
or stop by or apply online
at www.stewartscu.org

**Effective March & April 2014. Rates may be subject to change*

Sportsman Loan

Have you ever thought about buying a NYS Lifetime Sporting License but couldn't afford the upfront cost. Here at Stewart's Federal Credit Union we are making that easy for you!

Borrow up to \$800
with a rate as low as 4.99%

During the months of April and May we will be offering a Sportsman Loan just for that purpose! What a great savings for the younger hunters and fisherman out there! You will never have to worry about making time to get your license. You will always be ready to go!

**Approval will be determined by each members overall credit.*



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 telephone numbers of the Credit Union and for reporting lost or stolen cards.

* 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!

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.

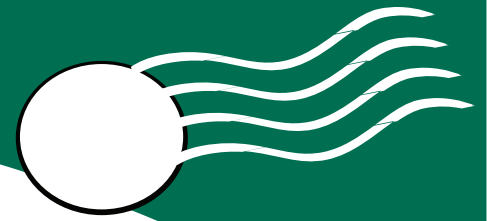
Under these agreements, we may disclose all the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with which we have joint marketing agreements. To protect our members' privacy, we only work with companies 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 nonpublic 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.



Postage Rates have increased again!!

With the cost of postage rising, it's a great time to start taking advantage of our money-saving E-services. First-class postage stamps have recently increased to 49 cents from 46 cents.

But when using our online bill pay service, your bill-paying postage costs are exactly zero. Even better, in addition to saving on postage, you'll also save the time and effort of going to the post office, standing in line and managing paper files related to the bill-paying chore.

Online bill pay is part of our MyCUanywhere online banking service, which allows you to check balances, transfer funds between accounts, monitor account activity and more – all from the convenience of your computer or mobile device. To sign up for MyCUanywhere and take advantage of online bill pay, call us to get a temporary password. Then visit www.stewartscu.org, log into MyCUanywhere and follow instructions.

Why not take advantage of all our e-services? With E-statements, you will receive your Stewart's FCU statements quickly and securely. Sign up to receive FREE E-statements through MyCUanywhere.

Visit our website to keep up on the latest Credit Union news, products and services.

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 2014 except:

**Memorial Day - May 26th
Independence Day - July 4th
Labor Day - September 1st
Thanksgiving - November 27th
Christmas - December 25th**

