

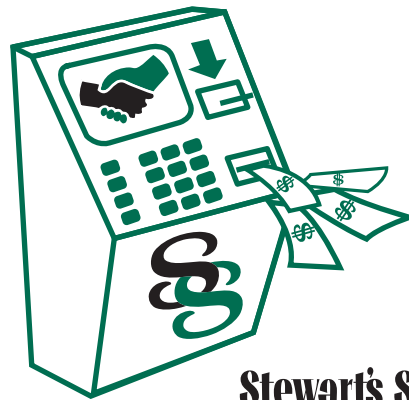


# The CREDIT CONNECTION

WINTER 2014

From the Manager's Desk, John Bottisti

I wanted to take this opportunity to talk about our credit union – where we have come from and what we have to look forward to. I came to Stewart's Federal Credit Union in 2006. I joined a very well-run financial institution. Our board members, supervisory committee and staff were second to none in providing service to our members. We offered all of the services one would expect to see at institutions much larger than ours. Fast forward to today. We offer many ways to check balances, transfer and withdraw funds. We offer home banking, a VRU (telephone banking), text banking, debit and ATM cards and, of course, you can also give us a call. We offer a variety of loans, at very competitive rates, to suit our Member's needs. With the new benefit brought to you by Stewart's Shops and Stewart's Credit Union, Members have easy no fee access to their money. What is on our wish list over the next year or two? We would like to provide our members with the ability to make deposits near where they live and work. There are a variety of options that we are beginning to look at. We want our members to enjoy all of our services. In order to continue providing new and better services we occasionally need to adjust our fee structure. As you know, costs seldom stand still. Since I have been at the credit union we have adjusted only one or two fees. Your Board of Directors feels strongly about making all of our services low or no cost. Included is our new fee schedule. The one particular change that I want to draw your attention to is the fee for printed statements. One of the most expensive costs we have is postage. In order to help offset the cost of statement rendering and postage we will be instituting a one dollar service fee per month for printed statements. E-Statements will continue to be free. We will not be charging this fee until your March statement. This will give you plenty of time to switch from paper to E-Statements if you wish. We will be happy to continue providing printed statements if you choose to continue receiving them in paper form. With all of the benefits offered by your credit union, now is a great time to consider recommending us to your family members. Thank you for trusting us with your banking. It is my sincere hope that you have a healthy and happy 2014.



## Did You Know?

### Stewart's Shops and Stewart's Federal Credit Union Have Teamed Up!!

Stewart's Federal Credit Union ATM and VISA Debit cardholders will get a total of 5 FREE ATM withdrawals each month at any of 330 Stewart's Shops (excluding Stamford Shop 289, 3 Lake Ave., Stamford, NY) and SEFCU branch locations. After the 5<sup>th</sup> withdrawal Stewart's Federal Credit Union will be charging a \$1.00 fee per withdrawal. This partnership gives us the ability to enable our members to have the FREE ATM withdrawals you have been asking for in a secure, convenient location.

With this exciting announcement, now is the time to open a Stewart's Federal Credit Union checking account. Our accounts give you many benefits over a checking account offered by other financial institutions. We have NO monthly fees, NO minimum balance and your 1<sup>st</sup> box of checks are FREE. When combined with a Stewart's Federal Credit Union VISA Debit Card, you will have the perfect combination to manage your finances. With myCUanywhere (home banking) and FREE ATM's at Stewart's Shops it doesn't get any easier!

To discover the many benefits available and see how easy it can be to transfer your present checking account to Stewart's Federal Credit Union, call us @ 3900, stop in or visit our website at [www.stewartscu.org](http://www.stewartscu.org)

## Fee Schedule Effective: January 1, 2014

Share Overdraft Transfer	First 3 are FREE \$20 per transfer after that
Share Account Dormant Fee	\$5.00 per month after 12 months of no activity
Share Account Closing	\$10.00 if closed within three (3) months of opening

### Stewart's and SEFCU owned ATMs:

ATM Withdrawals (includes transfers)	Withdrawals over 5 per month: \$1.00
ATM Inquiries	\$.75

### Non-Stewart's and SEFCU ATMs:

All transactions	\$1.00
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### Non-Stewart's and SEFCU ATMs:

ATM Inquiries	\$1.00
Below Par (accounts below the required \$10.00 minimum)	\$2.00 per month
Non Sufficient Funds (NSF)	\$25.00
Courtesy Pay of NSF check or ACH	\$25.00
Courtesy Pay of debit card transaction (opt in)	\$25.00
Returned check or ACH	\$25.00
Stop Payment	\$15.00
Copy of Cancelled Check	\$4.00 FREE through Home Banking
Check Printing	First box FREE varies by style and design
Account Research	\$20 per hour
Deposited Item Returned	\$15.00
Outgoing Domestic Wire	\$15.00
Outgoing International Wire	\$50.00
Legal Process	\$20.00
Negative Account Collection	50% of balance forwarded
Official Check	\$1.00 after one (1) FREE per day
Check Protest	\$25.00 per item
Monthly Statement Reprint	\$2.00
Returned Statement (address correction)	\$2.00 per statement
Debit Card Replacement	One FREE per year \$25.00 per card after that
VISA Reloadable Card	\$5.00
Printed Monthly Statement	\$1.00 per month

**\*\*Beginning with March 2014 Statement\*\***

E-Statement	FREE
Bill Pay	FREE

### NON MEMBER FEES

Notary Service	\$2.00 per item
VISA Reloadable Card	\$10.00

## Go Green...Go Paperless...Sign up for E-statements

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 you 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 "Statements" tab to enroll.

### Dormant Accounts

We value your membership at Stewart's Federal Credit Union and hope you do too. To make the most of your membership, and avoid a dormant account fee, be sure to keep your account active. We apply a \$5.00 per month fee on all accounts that have been inactive for a period of 12 months or more. To avoid a dormant account fee, simply make a deposit, transfer or withdrawal in person, by mail or at the ATM. Any questions about your account please give us a call.

### Have you moved recently?

The Credit Union needs to keep all address information current. If you have moved, or if you are planning a move in the near future, please make sure the Credit Union has your most up to date information. This will save time and money, not to mention the frustration of not receiving your statements, tax information or checks on time. You can go to our website [www.stewartscu.org](http://www.stewartscu.org) to find a change of address form that can be faxed or mailed to us. Or call us and we can mail a form to you.

### Tax Refunds - What You Need to Know....

You can have your tax refund direct deposited to your Stewart's Federal Credit Union's savings or checking account. Use the Credit Unions Routing (ABA) number 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.

## WE HAVE DISCOUNT TICKETS AVAILABLE TO "BROMLEY VERMONT'S SUN MOUNTAIN" FOR STEWART'S CREDIT UNION MEMBERS!

2013-14 Ski and Ride Midweek ticket will be \$33.00 and the Weekend/Holiday Ticket will be \$56.00. Bromley is known as a real Vermont gem, with 46 trails and 9 lifts including a high speed quad, your skiing is guaranteed to be a pleasure. Stop by the Credit Union to purchase tickets or call for more details.

  
Vermont's Sun Mountain

### Contact Us At:

Phone: 800.723.1201 x3900

Fax: 518.581.7076

[www.stewartscu.org](http://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**

