

**INTEREST RATES
ARE FALLING**

During the Months of October and November!

**Make Stewart's Federal Credit Union
Your First Stop!**

- Rates are as **low as 2.49%** for up to 36 months. Other special rates and terms up to 84 months are available.
- **Check out new and used car loan options as well as refinancing your loan from another institution.**
- Simplify your budget by selecting weekly direct deposits for the loan payment.
- Get your loan approved before you shop so you can focus on the price of the vehicle without the dealer hassle.
- Call today for more information - ext. 3900, stop by or apply online at www.stewartscu.com.

**Borrowing Money from
Stewart's FCU is as
Easy as It Gets!**

Call us or visit our website for the most current rate information.

Contact Us At:

Phone: 800-723-1201 x3900

Fax: 518-581-7076

Email: memberservice@stewartscu.com

www.stewartscu.com

**WINTER IS ON
ITS WAY...**

*And for some of us...
Time to have some fun!*

Check out these rates for your next snowmobile or ATV purchase.

4.74% for up to 48 months!

Don't forget the Credit Union when you start looking for your next RV or boat.

Pre-approvals are available.

For more information, call Angie ext. 3905

You are cordially invited to attend the

**35th Annual
Meeting of the Membership**

for

Stewart's Federal Credit Union

Wednesday, October 24th, 2018

4:30pm

At the Stewart's Plant • Main Conference Room

***Join Us for the
Election of the Board of Directors,
Giveaway, Door Prizes,
and Delicious Food!***

Absentee Ballots available upon written request. All absentee ballots must be submitted by Friday, October 19th.

www.stewartscu.com

5-5-5 Loan Special

\$500.00 for 5 months at 5% interest

During the months of November and December

If you are a member of the credit union, you can apply. 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.

Our 5-5-5 loans are available with a low interest rate and a comfortable term 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.

****Approval will be determined by each member's overall credit. Offer is not applicable to members with an existing personal loan with Stewart's Federal Credit Union. Stewart's Federal Credit Union reserves the right to end this promotion anytime.*

October 1, 2018 Rate Corner

SAVINGS

Share	0.30% APY
Club	0.30% APY

Share Certificates

6 months	0.50% APY
12 months	1.00% APY
24 months	1.50% APY

LOAN RATES

Used Car as low as	2.99%*
New Car as low as	2.99%*
Home Equity as low as	3.75%
Recreational as low as	4.74%
Personal as low as	7.49%

Rates are Subject to Change

*See auto loan special during Oct. & Nov.

Skip-A-Payment!

Take a Holiday from your Stewart's FCU loan payments in November & December

- The loans must be open and current for a minimum of 6 months in order to qualify.
- There's a \$25.00 fee for each loan skipped.
- For more details, go to our website or give us a call on ext. 3900!

PLAN AHEAD FOR CHRISTMAS 2019!

Open a Christmas Club Account Today!

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 at any time, no minimum is required. With payroll deduction, making deposits to the club couldn't be easier.

If you have any questions,
call the Credit Union today at ext. 3900.

Contact Us At:

Phone: 800.723.1201 x3900

Fax: 518.581.7076

www.stewartscu.com

**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

Holiday Closings

The Credit Union Staff gladly serves our members during normal business hours on all Federal Holidays in 2018 except:

Thanksgiving Day - November 22nd

Christmas Day - December 25th

Credit Union Hours:

Mon: 8:00 - 3:00

Tues: 8:00 - 3:00

Wed: 8:00 - 3:00

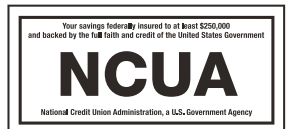
Thur: 8:00 - 5:00

Fri: 8:00 - 5:00

Plant Hours:

Tues: 2:00 - 4:00

Thur: 11:00 - 1:00



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