



Ease On Down the Road With a Stewart's Federal Credit Union Auto Loan!

NOW thru the end of April! Rates are as low as 1.99% APR for up to 36 months!!

Other rates and terms up to 72 months are available. Also consider refinancing your auto loan from another financial institution.

Simplify your budget by selecting direct deposits for the loan payment. Apply on-line, fax, mail or in-person at out office. Get your loan pre-approved before you shop so you can focus on the price of the vehicle without dealer hassle.

Call today – ext. 3900! Don't wait! This offer is for a limited time only!

Visa Gift Cards Are Available At Stewart's Federal Credit Union!

Perfect gift for any occasion! It's the time of year for Graduations, Showers, Weddings and the other fun occasions that we celebrate during the summer. Why not purchase your gift card at the Credit Union? So convenient and you can choose a card to match the occasion.

Each card is \$2.95 for members and \$4.95 for non-members. For more information, call us at Ext. 3900.

**COMING
SOON!**



We are so excited to announce....Apple Pay will be available to all our members with a Stewart's VISA Debit Card on Monday, April 16th!

- Pay confidently with VISA. Paying for purchases is easy and secure!
- With your favorite Apple Device, it's easy to pay
- The things you love about your Stewart's FCU VISA – right on your device.
- Quick and easy to set up.
- It's safe – your card details are never stored on your device.
- Accepted at all Stewart's Shops!!!



BALANCE
Financially Empowering You

Your financial wellness is important to us.

That's why we've partnered with industry-leading BALANCE to provide you with free access to expertly-crafted financial education and resources to help with your fiscal and financial health, if you are looking to save for a home, set up retirement, set up a budget, or having financial difficulties.

Through our partnership with BALANCE we have arranged free confidential, financial counseling services to help you develop a sensible budget and to manage spending and debt. For all your financial life stage changes and more, we - in partnership with BALANCE - are here to help you. If you would like more information as to how BALANCE can help you, please check out our website www.stewartscu.com or call the credit union.

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.

Sign Up For E-Statements Now!!

Stewart's Federal Credit Union offers E-statements! It is the safe, smart and convenient way to receive your statements.

SAFETY – Identity theft is the fastest growing white collar crime in the United States. E-statements offer you the protection to ensure that your private information remains just that – private.

CONVENIENT – While other people are waiting to receive their statements by mail, you will have your E-Statement much quicker, usually within the first five days of the month. Every statement cycle you will receive an email from us just as soon as your e-statement is ready.

ENVIRONMENTALLY FRIENDLY – Isn't it nice to know that you can help yourself and the environment at the same time? Simply log into home banking and click on the statement tab to begin receiving e-statements. There is no charge. Not sure how to do it? Call us and we will be happy to walk you through it.

No paper, no waste, safety, and convenience – Doesn't it just make sense to switch to e-statements?

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:

Memorial Day - May 28th

Independence Day - July 4th

Labor Day - September 3rd

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

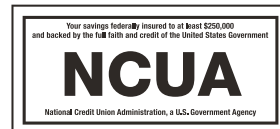
Thur: 8:00 - 5:00

Fri: 8:00 - 5:00

Plant Hours:

Tues: 2:00 - 4:00

Thur: 11:00 - 1:00



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