

S *The* CREDIT CONNECTION

Stewart's Federal Credit Union



www.stewartscu.com

SUMMER 2017

New Money • Great Rate START HERE



A **Fixed Home Equity Loan** is secured by your home and allows you to access your available equity in the form of a single payout. Home Equity Loans could be a good way to pay for a new kitchen or bathroom, new roof or windows, college tuition and expenses, pay off high interest debt or even a dream vacation.

- No application costs or annual fees
- No closing costs • Fixed interest rates
- Fixed monthly payments

Rates starting as low as:

5 year/fixed 3.50% | 10 year/fixed 4.99% | 15 year/fixed 5.49%

**Rates may be subject to change. Approval and rate will be determined by each applicant's overall credit.

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

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

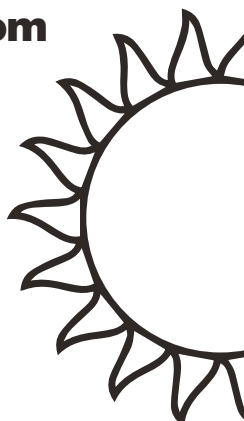
Contact Us At:

Phone: 800-723-1201 x3900

Fax: 518-581-7076

Email: memberservice@stewartscu.com

www.stewartscu.com



Stewart's Federal Credit Union ...in partnership with Sallie Mae.

Now You Can Pay for College the Smart Way!

With college costs growing fast, it's time to borrow smart!

The Smart Option Student Loan by Sallie Mae.

A choice of competitive rates for undergraduate students. Competitive, variable interest rates from 3.00% APR to 10.01% APR. We also offer fixed interest rates from 5.74% APR to 11.85% APR.

Lower your interest rate: Receive a 0.25 percentage point interest rate reduction while enrolled for making scheduled monthly payment by automatic debit.

Get the money you need: Borrow up to 100% of the school-certified cost of attendance.

Choose the repayment option that's best for you: Deferred Repayment Option, or Interest Repayment Option.

Study Starter: Choose up to 120 free tutoring minutes with Chegg Tutors or free access to Chegg Study.

Encouraging Responsible Borrowing: We encourage students and families to supplement their savings by exploring grants, scholarship, and federal and state student loans, and to consider the anticipated monthly payments on their total student loan debt and their expected future earnings before considering a private education loan.

Applying online is easy – it only takes about 15 minutes to apply and get a credit result!

MEMBERS MAKE IT HAPPEN! JOIN TODAY

A credit union is just like any other bank, right? Not quite. They are both financial institutions with a few similarities, such as types of accounts and loans offered, federal insurance and regulation, but that's where it ends. A credit union is a not-for-profit cooperative, whereas a bank is a for-profit corporation. So why should you join a credit union?

The Big Difference

At banks, the main goal is to generate profits to make their stockholders happy. At credit unions, the main goal is for members to pool their money so everyone gets great rates and reasonable fees.

MEMBERSHIP OVERVIEW

Who is Eligible?

Becoming a member of the credit union is a benefit of being a Stewart's Shops partner. Unlike a bank not everyone can join, but qualifying for membership at Stewart's Federal Credit Union is relatively easy. Our membership eligibility is extended to all partners and retirees of Stewart's Shops and their immediate family or household members and all of Stewart's Shops Producers.

Becoming a Member

Applying is easy. You must fill out a membership application and supply us with a copy of your driver's license or government ID (this is required for identification purposes). An application may be obtained by visiting the credit union or your district office, calling the credit union to have an application mailed out to you or you may download an application from our website.

Once a Member, Always a Member

Once you have joined the Credit Union, you are a member for life-even if you retire, change jobs or move to another city. Plus, we're virtual, with FREE home banking, text banking, e-statements – we go with you wherever you are!

Have you downloaded our new FREE app?

Manage your finances anytime, anywhere with Mobile Banking!

Go to Stewart's Federal Credit Union
in your app store and download!



AIM. CLICK. DEPOSIT.

Stewart's Federal Credit Union now has



Mobile Check Deposit

- Deposit checks from the comfort of your own smartphone or tablet!
- Safely deposit checks as soon as you receive them.
- No more carrying valuable checks in your pocket or purse.

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**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 2017 except:

Independence Day - July 4th

Labor Day - September 4th

Thanksgiving Day - November 23rd

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

