

S *The* CREDIT CONNECTION

Stewart's
Federal Credit
Union



www.stewartscu.com

Summer 2018

Stewart's FCU is offering...

MYO Loan Special

\$500 - 4.99% -- \$1000 - 5.99% -- \$1500 - 6.99%

NOW thru August 31st!!

Why pay high credit card interest rates?

Trying to rebuild credit or no credit? Call us now!

Need a new deck or going on vacation?

Is it time to upgrade your computer?

Are you planning a Wedding or Graduation Celebration?

Keep it simple...payments can be made through payroll deduction.

Apply online at www.stewartscu.com, stop by the Credit Union, or call ext. 3900 for more details.

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

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.



STEWART'S CREDIT UNION MEMBERS ONLY DISCOUNT TICKETS AVAILABLE!

The cost is \$43.00 for a Good Any Day Ticket during the 2018 season. A Gold Season Pass (including parking) is just \$69.00. Check out PANDEMONIUM, new in 2018! Enjoy some of Great Escape's old favorites like Sasquatch, The Comet, Steamn' Demon, and so many more rides and attractions to fill your day with fun memories!

For more information contact the Credit Union at ext. 3900.

We are so excited to announce...

Apple Pay and Google Pay is available to all our members with a Stewart's VISA Debit Card!

- Pay confidently with VISA. Paying for purchases is easy and secure!
- With your favorite 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!!!

Save Money This Summer with an Energy Efficient Home

If the temperatures don't do it this summer, seeing your utility bills after a few warm weeks can make your blood boil. Here are some pointers for making sure your energy budget doesn't overheat in the coming months.

Get an energy audit

Many local utility companies provide free or low-cost energy inspections for your home that could pinpoint potential problems and end up saving you hundreds of dollars this summer. Pay special attention to the auditor's assessment of your insulation, since improper thickness or distribution can cost you a lot of money in lost energy. If you want to check yourself for any areas that might need sealing, hold a tissue near the frames on the interior side of your windows and doors on a windy day. If the tissue moves, you have an area that needs caulking or weather-stripping.

Check your air conditioning before you need it

The bare minimum is to turn on your air conditioning to make sure it is going to work when the mercury rises. The best bet is to have a qualified professional inspect and clean your system to make sure you aren't losing money because of leaks, dirty filters or other problems. It's a good idea to change your air filters after every 30-60 days of use and to periodically check for leaks using the tissue method described above. If you find an air leak in the ductwork, use mastic sealant to fix the leak.

Your air conditioner needs to stay cool too

Like you, the AC works much more efficiently when it doesn't have to battle soaring temperatures. If you have an outdoor unit, either move it into an area that gets a lot of natural shade or provide some shade with a sunscreen or by planting trees.

Get a programmable thermostat if you don't have one

Being able to tell your thermostat ahead of time when to cool and how much to cool can save you hundreds of dollars per year. Not running your air conditioning when you don't need it – like when you are sleeping – greatly increases your energy efficiency. Try setting the thermostat to 78 degrees when you are home to see if that is cool enough for you. You can always lower the temperature from there if you need it. Many people waste energy by setting their air conditioning to a temperature that actually makes them too cold. When you are going to be away from the house for a little while, set the air conditioning to 82-84 degrees. It is cheaper to keep the house somewhat cool than to have to cool it down all over again from an elevated temperature when you get back.

Be conscious of heat-producing activities

Cooking with the stove, drying laundry, using a computer, and using a light all generate significant heat inside your home. Consider limiting these activities or at least waiting until later at night to do them. That way, you won't have to use as much energy counteracting the added heat. In addition, some areas of the country have elevated rates at peak usage times, so waiting until later to use energy guzzlers can help save money too.

Turn your windows into money-savers

Start by checking the caulking and weather stripping on your windows and fixing any leaks. Next, add solar window film or sunscreens to windows to reduce the light streaming in. Planting trees on the south or west side of your home can also reduce the sun's impact to your windows. If you need to get entirely new

windows, get Energy Star qualified products the government has deemed to be more efficient. Some Energy Star products even come with tax incentives. Visit <http://www.energystar.gov/> for more information.

Install fans

A whole house fan keeps the entire home cooler by pushing hot air out and pulling cool air in through attic vents. Turning the whole house fan on at night or in the early morning – combined with keeping windows closed and curtains drawn to trap the cool air in – can greatly reduce the amount of time you need to have your air conditioning running.

A ceiling fan can also significantly reduce the energy your home consumes. One estimate is that by turning your thermostat up two degrees and turning on your ceiling fan, you can reduce cooling costs by 14%. In the summer, have the blades on the fan turn counterclockwise so the cool air gets pushed downward.

If you use a window fan, set a bowl of ice at the base of the fan to create your own low-cost air conditioning. The evaporating ice will cool the air above it and allow your fan to circulate colder air rather than just pushing around hot air.

Reduce the area you cool

You may have been scolded at one point in your life for leaving a door open while the AC was running and "trying to cool down the whole outdoors." It is a good idea to avoid cooling the whole outdoors, but you also don't want to cool the whole indoors either. If you have a window air conditioning unit, close all doors leading out of the room with the unit in it and focus your cooling power in one area. If you have central air, close vents in rooms where the temperature doesn't need to be lowered.

Unplug that extra fridge

Refrigerators have to work harder to keep food and drinks cool in the summer, so having two or more running uses a lot of energy. Plus, having more items in one fridge makes it more energy efficient because a fuller fridge has less space for air and thus less air has to be re-cooled after the door has been opened.

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

Holiday Closings

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

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

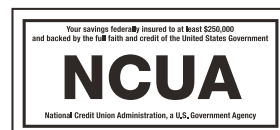
Fri: 8:00 - 5:00

Plant Hours:

Tues: 2:00 - 4:00

Thur: 11:00 - 1:00

**Lost or Stolen VISA Debit Card
Please call: 800.543.5073**



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