



The CREDIT CONNECTION

www.stewartscu.com

Winter 2018

Stewart's Federal Credit Union offers Great Rates on Recreation Loans!

Whether you're buying a Snowmobile, camper, ATV or you're thinking ahead to summer and want to purchase boat or waverunner. We can help you realize your dream with fast and easy financial options. We are offering Recreational Loans starting as low as 4.74% for up to 48 months (additional rates and terms are available).

You can apply for a loan on-line at www.stewartscu.com, fax, mail or in-person at the credit union. Call 1-800- 723-1201 ext. 3900 for more information.

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

COMING SOON!!!

Apple Pay, Android Pay, and Samsung Pay!

Once you are enrolled you will be able to use your Stewart's FCU Debit Card to make purchases and check out with the simple touch of a finger.

Watch for details early 2018!

Be Prepared Before You Head Out For Vacation!

With the vacation season quickly approaching we have just a few reminders to help make your time away stress free. VISA is protecting your card 24/7!

- Notify the Credit Union of the areas you will be traveling to and the dates you'll be traveling on before you leave. This is especially important if you are leaving the country.
- Be sure you know your PIN so you can obtain cash, if needed. To ensure your PIN is always safe, you should memorize it and never write it down.
- Make a record of your VISA card account and telephone numbers of the Credit Union and for reporting lost or stolen cards.
- Check with the Credit Union to be sure they have your most current information (phone number and address). It is especially helpful to have a cell phone number available.

Then have a fun and safe vacation!

Tax Refunds and Direct Deposit

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 Union's 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. Call us at ext. 3900.

Please Call Ahead... It is a very busy season.

In order to serve you better, please call ahead of time if you will be withdrawing more than \$750 in cash. We want to make sure that we have enough cash on hand during the tax return season to meet your needs. We can always give you a certified bank check which can be cashed at any Adirondack Trust with proper identification.

Dormant Account Information

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 or by mail. Any questions about your account please call us at ext. 3900.

Have you moved recently or eliminated your landline?

Stewart's 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. Also a lot of folks are eliminating their landline and using their cellphone as their main phone. Please make sure we have your current phone numbers on file. Should there be a debit card compromise or something unusual happening with your account it is important that we are able to reach you. You can go to our website www.stewartscu.com 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.

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

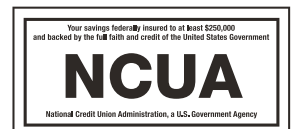
Thur: 8:00 - 5:00

Fri: 8:00 - 5:00

Plant Hours:

Tues: 2:00 - 4:00

Thur: 11:00 - 1:00



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