

S *The* CREDIT CONNECTION

Stewart's
Federal Credit
Union

www.stewartscu.com

Winter 2019

COMING SOON!!

Stewart's FCU will be launching NEW Youth Savings Programs

Moooola Club, Youth Saver Share Account
Ages 0 – 13
& FREE Student Checking Ages 14 – 23

We will be offering special features and benefits with our new programs.

Watch for the exciting news!
There will be giveaways and prizes available to our youngest members!!!



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 HERE!!

*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



BALANCE
Financially Empowering You

Professional Assistance to Improve Your Finances

Find financial success — faster. Whether you want to get out of debt, buy a home, improve your credit, or plan your financial future, the certified advisors at BALANCE are here to help. Get one-on-one confidential financial counseling, or access a variety of online tools to improve your finances today!

- Free financial counseling and financial education programs
- Professional financial advice by a certified credit counselor
- Confidential consultations tailored to your situation and goals
- Debt management help and ongoing money management advice
- Credit report review and tools to improve and maintain your credit
- Housing education to help you enact a plan to homeownership
- View free education tools designed to assist you in mastering your money

For more information as to how BALANCE can help you, please check out our website www.stewartscu.com, call the credit union or contact a BALANCE financial advisor directly at 888.456.2227.

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 Unions 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 extension 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 an official 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, by mail or Deposzip. Any questions about your account please call us at ext. 3900.

Be Prepared Before You Head Out on a Winter 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!

Contact Us At:

Phone: 800.723.1201 x3900

Fax: 518.581.7076

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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 2019 except:

Memorial Day - May 27th

Independence Day - July 4th

Labor Day - September 2nd

Thanksgiving Day - November 28th

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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