

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 2.49% APR for up to 36 months!!

Other rates and terms up to 84 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 our 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!

April 1, 2019 Rate Corner

SAVINGS

Share	0.40% APY
Club	0.40% APY
Share Certificates	
6 months	0.50% APY
12 months	1.00% APY
24 months	1.50% APY

LOAN RATES

Used Car as low as	2.49%*
New Car as low as	2.49%*
Home Equity as low as	3.75%
Recreational as low as	4.74%
Personal as low as	6.99%

Rates are Subject to Change

*See auto loan special

Unlock the Equity in Your Home!

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 new kitchen or bathroom, new roof or windows, college tuition and expenses, pay off high interest debt or even a dream vacation.

For more information call us on extension 3900.

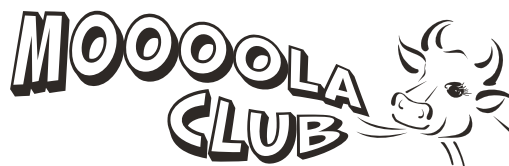
To apply, visit our website, www.stewartscu.com

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

Rates starting as low as 5 yr/fixed 3.75%

10 yr/fixed 4.75% — 15 yr/fixed 5.75%

***Approval and rate will be determined by each applicant's overall credit.



Now Thru April 30th

Open a New Moooola Club Account for our youngest members or a New Student Draft Account at Stewart's FCU and we will make your FIRST \$10 deposit!!

All Moooola Club Members will receive a Moooola Club Tee Shirt!!

You will also be entered into a drawing being held on Monday, May 6th, 2019.

If you are already a Youth or Student Member and make a deposit of \$50.00 or more your name will go into the drawing!**

1st Prize -- \$250.00 Deposit into a Moooola Club OR Student Draft Account

2nd Prize -- \$100.00 Deposit into a Moooola Club OR Student Draft Account

3rd Prize -- (4) \$50.00 Deposit into a Moooola Club OR Student Draft Account

To learn more about our Moooola Club and Student Draft Account, go to our website, www.stewartscu.com or call us at 518-581-1201 ext. 3910.

**Only one entry per Membership.

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, 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.

How to Stop Annoying Credit Card Offers

Tempting, Seductive, Persuasive. Unsolicited credit card solicitations are often all of these, making it very difficult to resist an envelope with the words "0% interest until June 2019!" prominently stamped on it. However, unless you are in the market for a credit card, and have a specific and well thought out purpose in mind, obtaining unnecessary credit can be detrimental. You may end up spending more than intended, and those great deals often fall short of their promises.

If you want to avoid the allure of all those offers, removing yourself from the mailing lists is a short application online or toll-free phone call away. Most of the offers you receive are generated from data found on your credit reports. By visiting optoutprescreen.com (<http://optoutprescreen.com>) or calling the credit reporting industry's pre-screening opt-out number (888-567-8688), you can block your information from being supplied to credit card companies who use this method to solicit your business. The online application is very simple and takes no more than 5 minutes. If you call, you will be linked to an automated system – simply follow the prompts and your name will be removed from the lists for five years. Because not all companies use this system when marketing to potential cardholders, you will likely continue to receive some "junk" mail. But it will lighten the load, and you won't have to resist all those enticing (or annoying) letters nearly as often.

Contact Us At:

Phone: 518.581.1201 x3900

Fax: 518.581.7076

www.stewartscu.com

VRU Free 24 Hours

Automatic Teller

518.581.1201 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

