

S *The* CREDIT CONNECTION

Stewart's Federal Credit Union

www.stewartscu.com

Summer 2019

Stewart's FCU is offering...

MYO Loan Special

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

June 1st 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 on line 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.

Discount Tickets Available to Members!



The cost is \$43.00 for a Good Any Day Ticket during the 2019 season. A Gold Season Pass (including parking) is just \$72.00. Check out the new Waterpark transformation! NEW in 2019 Hurricane Harbor and Bucket Blasters! Enjoy some of Great Escape's old favorites like Sasquatch, The Comet, and Steamy Demon so many more rides and attractions to fill your day with fun memories! For more information contact the Credit Union at ext. 3900.



Combo Tickets to Dino Roar Valley and Magic Forest are \$31.00 each. Journey Back In Time... Enter a world of dinosaurs where imagination meets history. Be transported to a prehistoric time when these legendary beasts once roamed. You'll embark on an expedition of discovery – climb into a dinosaur nest; dig for hidden fossils; stand next to a roaring replica of possibly the world's largest dinosaur ever discovered – Titanosaurus!

June 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

New/Used Car as low as 2.99%

Motorcycle as low as 2.99%

Home Equity as low as 3.75%

Recreational as low as 4.74%

Personal as low as 7.49%

*MYO Loan Special – August 31st

\$500 4.99%*

\$1000 5.99%*

\$1500 6.99%*

Rates are Subject to Change

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.

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!!!

Mobile Payments Quicker and Safer

It's becoming more and more popular to use a mobile device like a smartphone or tablet to make purchases at a store, restaurant, flea market, or just about anywhere. While this can make paying for goods or services a snap, you should always remember that with the ease comes a need for vigilance. Mobile wallet payments can be as safe as other types of transactions, but you need to take a few key steps before diving into this new type of purchasing.

Only Use Trusted Apps

If you want to make mobile payments and need an app to do so, be very careful where you download this little software tool. Trusted sources like Apple or Google have processes in place for vetting apps; other sites may not. In fact, these other sites could just be scams aimed at getting you to download malicious spyware or viruses onto your device.

Lock Your Devices

If your mobile device should ever get lost or stolen, you certainly don't want the next person to end up with your phone to have free reign to send money from your accounts to theirs. While it's always a good idea to use a password for your mobile devices, it's absolutely 100% necessary if you're going to be making mobile payments. If your mobile device supports it, you can even use fingerprint or face identification for greater security.

Get Further Protection

In the early days of mobile money, the common opinion was that there wasn't as much of a need for mobile security software because identity thieves weren't targeting handheld devices as much as laptop and desktop computers. That has all changed in the past few years. Thieves follow the money, and with so much of it flowing through phones and tablets, you now definitely need a

security app if you are going to be making transactions through these devices. Research apps specifically designed to secure your particular make and model of device.

Be Internet Smart

If a particular mobile payment involves sending money via a webpage, always check to make sure the site's web address starts with "https" instead of "http." This lets you know that the information you are sending is secure. Additionally, you should never use a public Wi-Fi network to make a mobile payment, since this can put your data at risk of being pilfered. Use your own wireless network instead.

Monitor Accounts

Even though the actual money changing hands in mobile transactions can seem like it exists in a magical land of digital fairies, it's actually coming from good old-fashioned checking or credit card accounts. If someone has weaseled their way into your mobile payment system, any missing money will become apparent after checking your online account statements. Rather than waiting to check your accounts when you receive your monthly statement, set a specific day each week to make a little pop-in visit. You may have the sense that mobile transactions make your information more vulnerable, but in fact they can be even safer than carrying cash or debit or credit cards. This is only true, though, if you take the necessary steps to secure your transactions.

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:

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

