



INTEREST RATES ARE FALLING

During the Months of October and November!

Make Stewart's Federal Credit Union Your First Stop!

- Rates are as **low as 2.49%** for up to 36 months. Other special rates and terms up to 84 months are available.
- Check out new and used car loan options as well as refinancing your loan from another institution.
- Simplify your budget by selecting weekly direct deposits for the loan payment.
- Get your loan approved before you shop so you can focus on the price of the vehicle without the dealer hassle.
- Call today for more information - ext. 3900, stop by or apply online at www.stewartscu.com.

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: 518-581-1201 x3900

Fax: 518-581-7076

Email: memberservice@stewartscu.com

www.stewartscu.com

You are cordially invited to attend the **36th Annual Meeting of the Membership**

for
Stewart's Federal Credit Union

as John prepares for retirement...
and we welcome Yvette!

Wednesday, October 23rd, 2019

4:30pm

At the Stewart's Plant • Main Conference Room

**Join Us for the
Election of the Board of Directors,
Giveaway, Door Prizes,
and Delicious Food!**

Absentee Ballots available upon written request. All absentee ballots must be submitted by Friday, October 18th.

www.stewartscu.com



Stewart's FCU is offering...

MYO Loan Special!

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

During the months of November and December

Why pay high credit card interest rates when you're shopping for the special people in your life?

Planning to travel during the holiday season?

Last minute home improvements before all the holiday company arrives?

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 member's overall credit.*

October 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%

Rates are Subject to Change

**See auto loan special during Oct. & Nov. and MYO loan special in Nov. & Dec.*

Skip-A-Payment!

Take a Holiday from your Stewart's FCU loan payments in November & December

- The loans must be open and current for a minimum of 6 months in order to qualify.
- There's a \$25.00 fee for each loan skipped.
- For more details, visit our website or give us a call at ext. 3900!



PLAN AHEAD FOR CHRISTMAS 2020!

Open a Christmas Club Account Today!



Stay out of debt for the holiday season by opening a Christmas Club account and make your holidays just a bit less stressful!

You can start the club at any time, no minimum is required. With payroll deduction, making deposits to the club couldn't be easier.



If you have any questions, call the Credit Union today at ext. 3900.

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:

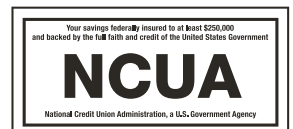
**Thanksgiving Day - November 28th
Christmas Day - December 25th**

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



**Find us on:
facebook.**