

Unlock the Equity in Your Home

New lower rates as of April 1, 2021

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 debit 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	2.88%
10 yr/fixed	2.99%
15 yr/fixed	3.49%

***Approval and rate will be determined by each applicants overall credit.

The weather is getting hotter and so are Stewart's FCU Auto and Motorcycle Loan Rates!

NOW thru the end of May! Rates are as low as 1.99% 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.

We now offer GAP Insurance!!

Borrowing money from Stewart's FCU is as easy as it gets! Call us or visit our website for the most current rate information.

Introducing your Member Service Representative

Kaitlin Briner



Kaitlin started with the Credit Union in February. She will be handling member transactions and will be assisting you with questions about your accounts.

She worked at Hudson River Community Credit Union for 3 years before being a stay at home mom for 2 years. Prior to HRCCU she worked for Stewart's Shops, as a part-time partner, for 2 ½ years. We are very happy to welcome her back to Stewarts!

Kaitlin, her husband Derek and son Otto live in Corinth and spend time with family and friends enjoying the outdoors.

Kaitlin can be reached at Ext. 3915

Avoid Fraud, Use SecurLOCK!



SecurLOCK...The simple, secure way to manage and protect your VISA Debit Card.

We understand that fraud can be a scary thing, which is why we are offering The SecurLOCK Equip mobile app. This free app is a personal fraud prevention tool that works directly with your Stewart's FCU VISA Debit Card. This app is a simple and secure way to manage and monitor your payment transaction activity, and it provides instant notifications when your card is used.

Get the app...The SecurLOCK Equip mobile app can be quickly downloaded and is easy to set up. After the app is installed on your device, you will be instructed to enter your card number and other authentication information. Once registered, this fraud prevention tool can be used right away. Download the app.

Take control...The SecurLOCK Equip mobile app allows our members to control their debit cards when and where it is convenient for them. These important features help prevent fraud:

- The ability to turn your VISA Debit Card on and off.
- Allowance to limit transactions by merchant type, transaction type, and location.
- Control of setting transaction dollar limits.
- Access to real-time alerts for VISA Debit Card transactions.
- An unlimited amount of Stewart's FCU cards can be connected.

Security...Just like any other electronic banking product, you will always be asked to provide your secure username and password when logging in or accessing your information.

And as always, if you have any questions, please contact us or check out our website for SecurLOCK FAQ's.



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.

April 1, 2021 Rate Corner SAVINGS

Share	0.40% APY
Club	0.40% APY

Share Certificates

6 months	0.40% APY
12 months	0.40% APY
24 months	0.45% APY

LOAN RATES

New/Used Car as low as 1.99%*

Motorcycle as low as 1.99%*

Auto Loan and

Home Equity as low as 2.88%

Recreational as low as 4.74%

Personal as low as 7.49%

Rates are Subject to Change

*Auto and Motorcycle Loan Special -
April & May

Contact Us At:

Phone: 518.581.1201 x 3900

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 2021 except:

Memorial Day - May 31st
Independence Day - July 4th
Labor Day - September 6th
Thanksgiving Day - November 25th
Christmas Day - December 25th
New Year's Day - January 1st

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: 11:30 - 1:30
Thur: 11:00 - 1:00

