



AUTO AND MOTORCYCLE RATES SO HOT THEY MELT THE COMPETITION!!

**RATES AS LOW AS 1.99% APR* FOR 60 MONTHS
(ADDITIONAL RATES AND TERMS AVAILABLE)**

- **REFINANCE AND SAVE MONEY**

Refinance a loan from another financial institution and save money!

- **ARE YOU ATTACHED TO THE CAR YOU'RE LEASING AND WANT TO BUY IT?**

Consider doing your car buyout loan at Stewart's FCU!

- **PRE-QUALIFY YOUR LOAN**

Prequalifying lets you know what is affordable before you look and saves you money!

Negotiate the price of the car with the dealer, not the monthly payment.

- **WEEKLY PAYROLL DEDUCTION MAKES LIFE EASY**

No need to worry about missing a payment.

Direct payments from your weekly payroll makes budgeting and paying easier.

*Annual Percentage Rate subject to change. Rate quoted is with a loan term of up to 60 months. Rates may vary depending upon the individual applicant's creditworthiness.

SKIP - A - PAYMENT!

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

- The loans must be open and current for a minimum of 6 months in order to qualify.

- There is a \$25.00 fee for each loan skipped.



LET THE FUN BEGIN!!

WE HAVE REDUCED OUR RATES FOR RECREATION LOANS DURING OCTOBER AND NOVEMBER!

For just about anything you will use to have fun during your leisure time.

Motorized or not, two wheels, four wheels or no wheels – Check out our rates!!

- Rates are as low as 4.24% for up to 48 months.

- Additional rates and terms are available.

Apply online at www.stewartscu.com, fax, mail or in-person at the Credit Union



38th ANNUAL MEETING OF THE MEMBERSHIP

A PROUD PAST, BRIGHT FUTURE, AND HELPING PEOPLE BY WORKING TOGETHER AND BUILDING A BETTER TOMORROW!

**Tuesday, October 26th, 2021 @ 4:30pm
ZOOM MEETING**

Register at www.stewartscu.com or call **518-581-1201 ext. 3900** by **Monday, October 25th, 2021**

Join Us for the Election of the Board of Directors, There Will Be A Giveaway And Chances To Win Prizes!



Dormant Accounts

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 or by mail.

Unclaimed Funds

It's important to keep your account active to prevent your funds from being sent to the New York State Comptroller for Unclaimed Funds. If an account does not have activity for 3 years it is required that all financial institutions send those funds to New York State. When an account is considered abandoned and the funds have been sent to NYS an Escheat Fee of \$25.00 is applied to that account.

Any questions about your account please call us at 518-581-1201 ext. 3900.

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 applications, 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.

RATE CORNER October 1, 2021

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 (as low as)

New/Used Car _____ 1.99%*

Motorcycle _____ 1.99%*

Home Equity _____ 2.88%

Recreation _____ 4.24%

Personal _____ 6.99%

Rates are Subject to Change.

*Recreation Loan Special - October & November

Contact Us At:

Phone: 518.581.1201 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 2021 except:

Thanksgiving Day - November 25th

Christmas Day - December 25th

Check us out online!



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

