



WINTER IS HERE!!

DO YOU HAVE AN AUTO LOAN WITH ANOTHER FINANCIAL INSTITUTION?

During the months of January, February & March when you Refinance your Auto or Recreation Loan with Stewart's FCU you will be entered to win one of three Hoffman Carwash Signature 90 Day Unlimited Memberships.



Discover how refinancing your auto or recreation loan with Stewart's FCU may lower your interest rate or monthly loan payments. Apply now to refinance and get more money in your pocket!

Apply on-line, fax, mail or in-person at our office. Call us or visit our website for more information or the most current interest rates.

WELCOME Brenda & Chelsea

Have you been calling into the Credit Union over the last couple of months and heard some new voices answering the phone? If you have, then you might have been talking to Brenda (R) or Chelsea (L). These two new Member Service Representatives have been added to the Stewart's Credit Union team and we couldn't be more excited to have you meet them! Brenda and Chelsea both bring friendly dispositions to the table and they are looking forward to making your experiences a pleasant one. Stay tuned to future Credit Connections to see them highlighted!



GET TO KNOW YOUR REMARKABLE REPRESENTATIVES

Cindy Nielsen

The Credit Union staff has been talking, and we wanted to connect with our members on a more personal level. We will introduce ourselves individually and let you get to know us in a more fun and exciting new way. With that said, we would like to start with Cindy Nielsen, since she will be leaving us soon. Yes, you read that correctly.

Cindy will be retiring this coming January. She is a hardworking woman who is passionate about her job and she will be missed dearly by her co-workers and members when she departs. Did you know she worked for Stewarts long before the Credit Union? She has been with the company for a total of 31 years and has helped countless members with all of their financial needs. There isn't a day that goes by that she isn't greeting everyone with her happy-go-lucky disposition. Whether it's in person or over the phone, she is always pleasant and willing to help.

What you probably didn't know about Cindy, is that she has some enjoyable hobbies. When she is not curled up with a good mystery/thriller book and glass of wine, she is spending her summer weekends camping with her husband and friends. When asked what her favorite movie was, Caddyshack was at the top of her list. Cindy's fondness for travel has led her to her dream vacation of Alaska and Hawaii a few years back. Viewing the natural beauty of the wildlife will be her fondest memory she will hold dear. Her favorite restaurant is The Lighthouse in Scotia, which she just happened to visit recently for her birthday. Cindy is a music enthusiast, and among many musicians she sings to, her favorite is Rod Stewart. And a little side note is, that she would love to meet Rod Stewart. Finally, when asked what she would miss most about working at the Credit Union, (besides her co-workers) her reply was nothing short of amazing. Of course, she would say the personal interaction she has had with each and every one of our members that are a part of our Credit Union. Please make sure you stop in to say hello and goodbye before she leaves.



Please Call Ahead...It's a very busy season.

In order to serve you better, please call ahead of time if you will be withdrawing more than \$1500 in cash. We want to make sure that we have enough cash on hand during the tax return season to meet your needs. We can always give you an official bank check which can be cashed at any Adirondack Trust with proper identification.

Tax Refunds and Direct Deposit What you need to know!

You can have your tax refund direct deposited to your Stewart's Federal Credit Union's saving or checking account. Use the Credit Union's Routing (ABA) number 021382642. Your account number is a 14 digit number located on the bottom of your checks and begins with 104100... If you have just a share savings account, you may need to call the Credit Union to make sure you have all of your account number correct. Call us at extension 3900.

Protect Yourself From Online Fraud

Strange texts or emails requesting personal information. Unauthorized purchases on your credit card. New online accounts being opened in your name. Digital crime can vary greatly and is increasingly concerning as criminals get more sophisticated every day. Technology is an important part of daily life, so digital security should be taken seriously. A proactive approach is the best way to keep you and your family safe. Here are some ways to keep yourself, your information and finances secure.

Use strong passwords

Update passwords so they consist of a random combination of letters, numbers and symbols. Use a password manager to store and remember them. Continue to set up two factor authentication for your accounts and, when possible, opt to use an authentication app over text verification codes.

Check financial and medical statements monthly

Your financial and medical statements are often the first signs that you've been involved in a breach. Set transaction alerts through your bank to flag large purchases and check your monthly bank and credit card statements for fraudulent activity.

Monitor your credit

Stay familiar with what's in your credit reports. Order a free annual report from all three credit bureaus to make sure that data in each credit report is accurate and matches the others. Additionally, consider enrolling in a credit monitoring service that continuously sends you alerts of any changes. If you notice any suspicious activity, take action right away and freeze your credit by contacting the credit bureaus to avoid potential damage to your credit that could take years to resolve.

Don't ignore software updates

Hackers exploit security flaws in phone and computer operating systems in order to steal consumers' data. When a company discovers a security flaw in their operating system, they'll develop and release a patch to users. Until that patch is installed, the user and their information remains vulnerable.

Tighten social media privacy settings

Many people provide personal information like their name, birthday, job and hometown on their social media profiles. Remove personal information like this from online profiles and update your user settings to increase privacy on who can view your full profile and posts. Further, children under the age of 18 are often the target of child identity theft, because their credit score is completely unmarked. Posting information about your children on social media, even just their full names and birthdays, can be just as dangerous as posting your own.

Don't click on links in emails or texts

Scams can be difficult to identify. As a rule, don't click on links that are emailed or texted to you from unknown sources. Don't respond to emails that ask for your personal information, and always be discerning when receiving offers that seem too good to be true.

January 1, 2022 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

(as low as)

New/Used Car 1.99%

Motorcycle 1.99%

Home Equity 2.88%

Recreational 4.74%

Personal 6.99%

Rates are Subject to Change

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 2022 except:

Memorial Day - Monday, May 30th

Independence Day - Monday, July 4th

Labor Day - Monday, September 5th

Thanksgiving Day - Thursday, November 24th

Christmas Day - Sunday, 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: 11:00 - 1:00

Thur: 11:00 - 1:00

