



The CREDIT CONNECTION

www.stewartscu.com

Fall 2022

WELCOME JORDAN!



A familiar face has joined the Credit Union Team. Jordan Arnold, who has been a member of the Credit Union since she was 13 years old, is now a full-time Member Service Representative. Some of you probably remember her from when she was little and walked around the Plant family picnics visiting her mom Yvonne or at the Ridge visiting her Aunt Jeannine. Her list of skills and accomplishments will be a great benefit to the Credit Union, and we welcome her to the team. Stay tuned for future Credit Connections to see her highlighted.

GET TO KNOW YOUR REMARKABLE REPRESENTATIVES

Angie Lauder

The Credit Union Staff wouldn't be a team without this next team member. She has been with the Credit union for 19 years and is one of the reasons our members love us so much. Over the years she has been incredibly helpful and accommodating, particularly when it comes to remembering your name and account number for quick and friendly service. Most of you know that Angie has worked her way up the Credit Union ladder and currently holds the manager position, but do you know anything else? This edition of credit connection wants to share those details about Angie so you can know her like we know her.



Angie loves to spend her summers with her husband and friends. Camping, dancing, and just having fun! If you don't see her camping, then you most likely will see her out running as she racks up the miles time and time again. With over 75 medals from races over the years, she has completed many 5k's, 10k's and half marathons. It wasn't until a couple of years ago that she tackled a full marathon of 26.2 miles which she successfully accomplished in her favorite destination of Las Vegas.

Las Vegas is Angie's dream vacationing spot. The lights, the people, and atmosphere are all things she loves about going to Vegas. One of these trips, she is hoping to meet Lady Gaga or Channing Tatum as they are both celebrities that have residencies in Las Vegas.

Angie also loves to curl up and watch her favorite shows on Netflix while snacking on peanut butter, drinking coffee, or enjoying some incredibly tasty, warm chocolate chip cookies.

Among the many great things about the Credit Union, the most important attributes Angie loves the most is the members. The lifelong relationships she has made have been irreplaceable.

SKIP - A - PAYMENT!

DURING NOVEMBER & DECEMBER

Take a Holiday from your Stewart's FCU loan payments!

- 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 payment skipped.

FOR MORE DETAILS, VISIT OUR WEBSITE OR CALL EXT. 3900

Open a Christmas Club Today!!!

Christmas Clubs for the 2022 season start October 3rd, but you can open your club at anytime, it's not too early or too late to start saving for Christmas next year. If you usually spend more than you plan and charge what you can't afford, you will likely be paying for those purchases long into the New Year. Stewart's FCU wants to help you make the 2023 holiday season debt free.

You can always start your Club with as little as \$5.00 a week. You can adjust the amount at anytime, if you can only afford \$5.00 until March, then you would like to increase it to \$10.00 weekly we can do that too. We try to make it as simple as possible. By beginning today, you'll save yourself the stress of trying to come up with money last minute or purchasing everything with a credit card and paying high interest rates.

If you are a member of the credit union you can start now. Non members must first complete the Stewart's FCU Membership Application and direct deposit form.

For details call Sandy on extension 3925.

WINNER OF THE MOOLA CLUB PROMO!



Lucas(Middle) Accompanied by his siblings Arabella(Left) and Axel(Right)

RATE CORNER

October 1, 2022

SAVINGS

Share	_____	0.50% APY
Club	_____	0.50% APY
Share Certificates:		
6 months	_____	0.69% APY
12 months	_____	0.79% APY
24 months	_____	1.00% APY

LOAN RATES (as low as)

New/Used Car	_____	2.99%
Motorcycle	_____	2.99%
Home Equity	_____	3.99%
Recreation	_____	4.74%
Personal	_____	6.99%

Rates are Subject to Change.

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.

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 2022 except:
Thanksgiving Day - November 24th
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

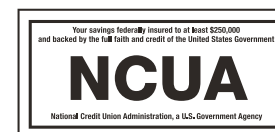
Thur: 8:00 - 5:00

Fri: 8:00 - 5:00

Plant Hours:

Tues: 11:00 - 1:00

Thur: 11:00 - 1:00



39th ANNUAL MEETING OF THE MEMBERSHIP

THE ROAD TO SUCCESS IS GROWTH!

Wednesday, October 19th, 2022 • 4:30pm

ZOOM MEETING

Register at www.stewartscu.com or call 518-581-1201 ext. 3900 by Monday, October 17th, 2022

Join Us for the Election of the Board of Directors, There Will Be A Giveaway And Chances To Win Prizes! (MUST ATTEND TO RECIEVE GIVEAWAY)



HAPPY HOLIDAYS FROM STEWART'S FCU!

Make it the best Holiday Season Yet with our \$1,500* Stocking Stuffer Loan!

A Personal Loan with Stewart's FCU may be just what you need to help get you through the season. Whether buying gifts, preparing for family gatherings, prepping your house and car for winter, we've got you covered!

- *No higher than \$1500 to get our special rate.
- Rate no higher than 9.99% for up to 12 months.
- Apply online at www.stewartscu.com, fax, mail or in-person at the Credit Union.

Contact Information – Find us and QR Code to the Loan Application