

STUDENTS!!

START GROWING FINANCIALLY
 Open a **FREE** student draft account* through **May 31st**, and be entered to win an **Oculus Quest 2**.



To Learn more about Stewart's FCU FREE Student Draft account or open an account go to our website or call us for more details. 518-581-1201 ext. 3900

*Minors must have a parent or legal guardian on the account with them (joint ownership). Joint owner signature is required to order a minor a VISA debit card. Student draft accounts are for those 14-23.



Reach your financial goals with BALANCE

Do not wait, take the next step towards financial success today. Through our partnership with Balance, you have easy access to **FREE** financial counseling services:

- Financial Coach Hotline
- Money Management Counseling
- Credit Report Review
- Home Purchase Education
- Foreclosure Prevention Counseling
- Identity Theft Solutions
- Debt Repayment Options

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 888.456.2777.

GET TO KNOW YOUR REMARKABLE REPRESENTATIVES

Sandy Lowe

Some people find the idea of opening a new checking or savings account to be somewhat stressful and overwhelming for the first time. If you have ever called into the credit union, you will find that our staff is friendly, informative, and here to make you feel at ease with your accounts.

Sandra Lowe, who you know as Sandy, is just one of the ladies that you speak to at the credit union. We would like to take a moment to introduce Sandy to all the members on a more personal level. As some of you are aware, she is your member service representative that has been opening accounts for you here at the credit union for the last 17 years. She started working at Stewart's Shops Corp. three years prior to that and has been with the company for a total of 20 years.

Sandy and her husband Tom live here in Malta. They have two sons, Christopher and David, who are all grown up and out of the nest. They have a golden doodle named Tucker who happens to make an occasional stop at the Credit Union where he is loved by all. Friendly, soft to pet and makes you smile anytime you see him. We often joke in the office that if there is ever a bad snowstorm, all of us who have more than a ten-minute drive to work are having a sleepover at Sandy's. We laugh and giggle about it, but truth of the matter is, Sandy would be more than happy to open her home to her co-workers to ensure their safety. That is who she is. Sandy is always happy to have company because one of her hobbies is entertaining guests and spending time with friends. She loves to cook, read and drink Pinot Grigio. I know we all cannot wait for Spring to be here, but Sandy looks forward to Summer because every year she and her husband meet up with six other couples, and they do a huge camping trip in July, in Lake George. They have been getting together for the last twenty-five years to celebrate their friendships, even as far as tossing the cell phones, and enjoying everyone's company for the weeklong adventure.

This year, Sandy has another celebration she is looking forward to. Her son David and his wife Molly are expecting their first baby at the end of May. Their bundle of joy is going to make Sandy a grandmother for the very first time and she couldn't be more ecstatic over the news. The baby's gender is not being revealed as the parents have decided they want to be completely surprised.

Opening accounts, taking your phone calls, and making you feel welcome is only a portion of Sandy's talents. She is passionate about her work and continues to be involved with every aspect of your experience. Join us in thanking Sandy with a friendly gesture as simple as paying that kindness forward. Whether you hold a door open for someone, buy a coffee for a stranger, or maybe even leave a positive inspirational sticky note for a nearby desk buddy. You can even open up a new account! All is welcome and greatly appreciated, just like Sandy at the Stewart's Federal Credit Union.



College Scholarships Available to Stewart's Federal Credit Union Members!

Stewart's Federal Credit Union awards one (1) \$1000 and four (4) \$500 Scholarships.

Three Scholarships (1) \$1000 and (2) \$500 are being offered to a college bound high school senior.

Two (2) \$500 scholarships are being offered to a matriculated student attending a 2 or 4 year accredited college or trade school.

Application deadline is Monday April 25th, 2022.

For more details, eligibility information and application. Visit our website; www.stewartscu.com or call the credit union!

Borrowing Money from Stewart's Federal Credit Union is as easy as it gets!

You can apply for a loan on-line at www.stewartscu.com, fax, mail or in-person at the Credit Union. Our loans come with life, disability and GAP insurance coverage options. With a weekly direct deposit and an automatic loan payment transfer you don't have to think twice. You never have to worry about a late payment.

Auto Loans – You can finance your next car, truck or motorcycle.

Recreational Loans – Looking at a boat, snowmobile, or an ATV? This is what you may want to consider.

Personal Loans – This type of loan is used to pay off high interest credit cards, buy a computer, vacation or any other need you may have.

Share Secured Loans – The use of a share secured loan is the same as a personal loan but it has lower interest rates. Why? Because this loan allows you to borrow against the funds in your Share Account. The funds on deposit are used as collateral for this loan. The amount held in your share account is reduced dollar for dollar as the loan balance decreases. You may choose to get a share secured loan to establish or rebuild credit, maintain funds on deposit or to receive a lower interest rate.

Home Equity Loans – Use the equity in your home to finance an addition to home, your children's education or the trip of a lifetime.

Mortgages – Through our partnership with Homeowner's Advantage, Stewart's FCU provides the most comprehensive mortgage lending solutions in the marketplace today.

April 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

