

ENERGY CLUB

WORRIED ABOUT RISING ENERGY COSTS? MAKE WEEKLY DEPOSITS FROM YOUR PAYROLL!

SAVE MONEY FOR:

- High cost of gas
- High cost of propane
- Installing energy saving appliances
- Supplementing your winter household budget

"A few years back when I called my firewood provider to order a cord of wood and I couldn't believe the price increase from the previous year. Not only did I have to pay \$300 more, but I also had to replace my woodstove due to cracking from years of use. I was lucky enough to take out a loan for the additional cost but opening an energy club was a cost-effective way for me to save money every year after that."

Dan F.

There is NO substitute for preparation. CALL US TODAY!

Call us at 518-581-1201 ext. 3900 for more details.

MOOLA CLUB

STEWART'S FCU WOULD LIKE TO JUMPSTART THE SAVINGS HABITS OF OUR YOUNGEST MEMBERS

NOW UNTIL JULY 31ST, KIDS 13 & UNDER WHO OPEN A MOOLA CLUB ACCOUNT WILL BE ENTERED TO WIN A NINTENDO SWITCH!!



DID YOU KNOW: WHEN YOU OPEN A NEW MOOLA CLUB SAVINGS ACCOUNT, WE WILL MAKE THEIR FIRST \$10 DEPOSIT?

SOME HIDDEN BENEFITS OF A YOUTH SAVINGS ACCOUNT:

- Education about savings can start earlier than you think
- Teaches responsibility
- Teaches compassion and perspective
- Teaches the value of investing

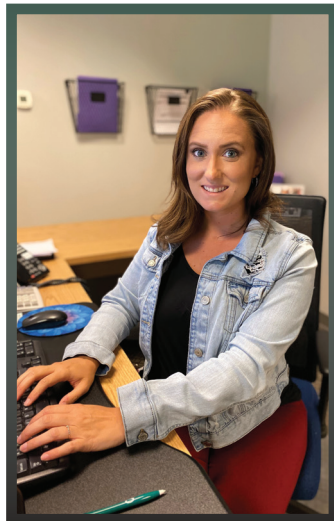
TO LEARN MORE ABOUT OUR YOUTH SAVINGS ACCOUNTS AT STEWART'S FCU, GO TO OUR WEBSITE, OR CALL US FOR MORE DETAILS. 518-581-1201 EXT. 3900.

*MINORS MUST HAVE A PARENT OR LEGAL GUARDIAN ON THE ACCOUNT WITH THEM (JOINT MEMBERSHIP)

GET TO KNOW YOUR REMARKABLE REPRESENTATIVES

Chelsea Waldron

Have you called into the Credit Union in the last seven months and talked to Chelsea? She is our new loan officer here at the Credit Union. I can guarantee you that you have enjoyed working with her as much as we do. She comes to us from Adirondack Trust, where she has contributed to the bank's success delivering outstanding customer service and supporting her team members as an assistant branch manager. She has a high level of professionalism and is always looking forward to assisting you with any type of loan you are interested in.



For those of you who have not met Chelsea, we would like to take this opportunity to introduce you to her and tell you a little about her in this edition of "Get to know your Remarkable Representatives".

Chelsea is a mom of two very lucky kids. She loves spending time with her daughter Leigha and son Kyle, who goes by "Bub". Chelsea is a "sports" mom that enjoys seeing her kids play basketball, baseball, and football. If you ever see her out at games, be sure to say hi and help root on some pretty athletic kids.

Who doesn't love a good chick flick now and then? Chelsea loves to snuggle up with the kids and watch movies where she can have a ball laughing and relish in the quality time she has while her kids are still young.

When asked what her dream vacation would be, she was quick to say that she has never been to, but would absolutely love to travel to Asia and enjoy the beautiful sights in Maldives. The water looks amazing, and the sights are beyond your imagination with incredible beauty.

Chelsea is the perfect fit for the Credit Union as a loan officer because her compassion for helping others is nothing short of amazing.

WINNERS!

WE WOULD LIKE TO TAKE THIS OPPORTUNITY TO CONGRATULATE OUR SCHOLARSHIP WINNERS AND STUDENT PROMO WINNER

SCHOLARSHIP WINNERS:

\$1000 - scholarship for student in HS – Mary
\$500 - scholarship for student in HS – Alex
\$500 - scholarship for student in College – Paige
\$500 - scholarship for student in HS- Taylor
\$500 - scholarship for student in College – Ethan

STUDENT PROMO WINNER:

Oculus Quest 2 - Alcides

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

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.

June 30, 2022 Rate Corner

SAVINGS

Share 0.40% APY

Club 0.40% APY

Share Certificates:

6 months 0.50% APY

12 months 0.60% APY

24 months 0.75% APY

LOAN RATES

(as low as)

New/Used Car 2.24%

Motorcycle 2.24%

Home Equity 2.99%

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:

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

