



CREEDIT CONNECTION

www.stewartscu.com

Fall 2023

WILSON LONGDAUE SECRETARY

Wilson has been a member of the Credit Union for over 9 years. He has been with Stewart's Shops since January 2014 and has spent all 9 years within the Gas Marketing Department. His current position is Wholesale Account Manager. Under this position, he maintains a relationship with customers whom we supply petroleum to, liaison with major Fuel Suppliers like ExxonMobil and Sunoco, and negotiates contracts with prospective customers. He lives in Gansevoort with his significant other and daughter.

ERIC FITZGERALD TREASURER

Eric has been a member of the Credit Union since 2019. He joined the board of directors in 2019 and has been serving as Treasurer since 2020. During recent unstable economic times, he helped lead the Credit Union in creating trust and stability for the members. He has overseen the accounting conversion to CECL, accrual-based income recognition, and a more refined budgeting process. Eric has been at his current position in the Stewart's corporate accounting department since 2018. He resides in Fort Ann with his fiancée and their children.

JOHN TIMIAN PRESIDENT

John has been an active member of the Credit Union since 2005. He has been a member of the board for the past 9 years. In those years, he has been on the ALCO committee and assisted with the Credit Union's conversion to chip cards. John also serves as a valuable resource for internal technology upgrades at the Credit Union. He has worked for Stewart's Shops in the Financial Services department since 2004. His responsibilities include managing register and credit software, as well as the ATMs in the shops. He also assists in the annual PCI Security audit for Stewart's Shops. John lives in Scotia with his wife and two sons.



LANYEL BRANDON DIRECTOR

Lanyel has been in the Stewart's family for many years and has been a full-service member of the Stewart's FCU for 25 years. She has been employed by Stewart's Shops since December 2008. Her career began in the Distribution Office at the Plant and she currently works in the Selling Department as a category manager. Over the years, she has been involved in most categories. She has been on the board for the past 10 years along with being on the Credit Union's first marketing committee that was initiated in 2013. Lonnie lives in Saratoga Springs.

ZACHARY WATERSTRAM VICE PRESIDENT

Zack has been a member of the Credit Union since 2012. He is a past Credit Union treasurer which has been helpful during rate discussions and budgeting during ALCO meetings. He has been on the Credit Union Board of Directors for 10 years. Zack has been employed by Stewart's Shops since November of 2012 working in the Accounting Department at the Plant/Ridge. Currently he is the Accounting Manager overseeing all accounting at the plant. He lives in Ballston Spa with his wife and two sons.

BELINDA COLE DIRECTOR

Belinda has been a part of the Credit Union for the past 12 years. She is a full-service member and has the knowledge to better serve our member's needs and wants. At the Credit Union, she started out on the Supervisory Committee reviewing loans for accuracy and after three years of service, she decided to run for a seat on the board and was elected in October 2012. Belinda has been a Stewart's Shops partner since July 2006, working in the Accounting Dept. at the Plant. Her career began in Inventory Control and now moved into financial statement preparation, tobacco accounting, milk reporting and producer payroll. Belinda is a life member of the Veterans of Foreign Wars Auxiliary since 2009 and she is dedicated to helping our Veterans and serving the community. She lives in Hudson Falls with her husband.

LATRICE BRANDON DIRECTOR

Latrice has been a full-service member of the credit union for over 23 years. She served as secretary for her first 2 years on the BOD. Her organizational skills and attention to detail have been a great asset to the Board. Latrice has been with Stewart's Shops since June of 2012. She has spent all 11 years in Shop Services, helping our partners in the shops but also working closely with our Facility department, currently the Office Supervisor. She lives in Saratoga Springs with her husband and two children.

You are cordially invited to attend the

40th ANNUAL MEETING OF THE MEMBERSHIP

**WEDNESDAY
OCTOBER 18TH**

**4:30
PM**

**STEWART'S PLANT
CONFERENCE ROOM**

Money matters to people & people matter to us!

**Join Us for the Election of the Board of Directors,
Giveaways, Door Prizes, and Delicious Food!**

(MUST ATTEND TO RECEIVE GIVEAWAY)

To attend via zoom you must register at www.stewartscu.com or call **518-581-1201 ext. 3900 by Monday, October 16th, 2023**

Oct 1, 2023 Rate Corner SAVINGS

Share	3.25% APY
Club	3.25% APY
Holiday Saver*	3.75% APY

*An interest rate of 50% over the current share/savings account rate

Share Certificates:

CD 6 months	3.75% APY
CD 12 months	4.00% APY
CD 24 months	5.00% APY

LOAN RATES

(as low as)

New/Used Car	5.49%
Motorcycle	5.49%
Recreational	7.49%
Unsecured Personal	8.99%
Home Equity	5.99%

Rates are Subject to Change

HOT DEALS...NEW WHEELS!

GREAT RATES AND GENEROUS TERMS FOR THE ROAD AHEAD

NEW, USED OR REFINANCED, WE'LL HELP YOU GET BEHIND THE WHEEL! BUY OUT YOUR LEASE WITH A LOAN FROM STEWART'S FCU!



\$50 FUEL CARD

Apply Now!



**WITH A STEWART'S FCU*
AUTO OR MOTORCYCLE LOAN
THROUGH OCTOBER 31ST**

*Loan rates and approval depend upon the individual applicants creditworthiness

Stewart's Federal Credit Union Privacy Notice

Stewart's FCU 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 x 3900

Fax: 518.581.7076

www.stewartscu.com

VRU Free 24 Hours Automatic Teller

518.581.1201 x 7900 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 2023 except:

Thanksgiving Day - Thursday, November 23rd

Christmas Day - Monday, December 25th

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



Check us out online!

