


**CU Hours: Monday, Wednesday, and Friday 8:30am — 1:30pm
Tuesday and Thursday 8:30am — 4:30pm**

Office is open for walk ins, but please continue to use our "Drive-up Window" when convenient!

Online Access

Anytime-Anywhere 

Virtually access your credit union accounts At any time enroll at

www.plattscsdfcu.org

Click on Link

Credit Union 24/7 Access

e-Statements

Fast, Secure, Convenient

To receive statements electronically enroll in Virtual Branch>

Call office for Assistance!
518-561-4510

Board of DIRECTORS

Steve Bedard, President
Scott Waite, Vice President
Kathy Light, Secretary
Anna Sherman, CEO/Manager
John Haubner,
MaryLou LaRocque
Alan Feazelle

Supervisory Committee
Karen A. Lash, Chairperson
Jayme Keable
Amanda Madore
Lori Schudde

Scholarship Committee
Alan Feazelle
Tim Mulligan
Anna Sherman

Loan Officer
Tim Mulligan

CU Office Staff
Cathy Steele, Notary
Dawn Filion, Notary
Patti Gonyea

Notary Services
Available at your Credit Union



Join our Online ANNUAL MEETING

Join Us as we acknowledge our credit union's 62 years in the Plattsburgh City School District

Zoom Meeting @ 5pm

THURSDAY, DECEMBER 1, 2022!

A special gift for attendees!

Every member who joins the Zoom Meeting will also be eligible for a "Drawing"

(Drawing = \$100 deposit into your CU account)

"Members helping CU members and their families reach their financial goals!"

In need of a loan?
We've got you **COVERED**

Home Mortgage Loans
available at the Credit Union.

Tap into it with a **Home Equity Loan**
from the Credit Union

See the Credit Union for...
HOLIDAY LOANS
\$3,000 12 mos. 4.25%APR

Signature Loan
When you need extra cash

Drive down your payments
pay less over time by refinancing your **VEHICLE LOAN**
stop by your Credit Union today

VACATION LOANS
Available at the Credit Union.

Your Credit Union Has Vehicle Loans For
CARS TRUCKS SUVs VANS RVs
New or Used - Get what's right for you!

Need new wheels? We've got new-to-you Vehicle Loans

HOLIDAY LANS

When you need a little seasonal help

for your holiday expenses instead of a credit card, you'll likely spend less. Or use your card but set a "limit on your plastic use" Once your shopping is done, pay the limit off and you can raise a glass of cheer as January 2023 comes in without having that high interest credit card debt to think about. So see the credit union for a low-rate Holiday Loan, and enjoy the season knowing you've got those extra expenses covered.

Holiday Cheer Starts Here —
Holiday Loans Available October 15-December 30, 2022!
'Tis the season for decking the halls, spreading goodwill, and being of good cheer. But, it's also the season that can put a strain on your budget. If you need a little seasonal help, see the credit union for your Holiday Loan. A Holiday Loan can actually save you money. That's because if you use the loan for your holiday expenses instead of a credit card, you'll likely spend less. Or use your card but set a "limit on your plastic use" Once your shopping is done, pay the limit off and you can raise a glass of cheer as January 2023 comes in without having that high interest credit card debt to think about. So see the credit union for a low-rate Holiday Loan, and enjoy the season knowing you've got those extra expenses covered.

"When one door closes, another opens. But often we look so long, so regretfully, upon the closed door, that we fail to see the one that is opened for us." - Helen Keller



Credit union membership is something you can share with your family. Because you are a member of the credit union, your family members are also eligible to join. Taking advantage of all the benefits of belonging is one of the best ways to improve your financial health. As a not-for-profit financial cooperative, we have your best interest in mind, not the interests nor the wallets of a group of Wall Street shareholders. We're here to help you reach your financial goals by offering competitive rates on savings and loans, lower fees, and local service. This holiday season consider giving a membership as a gift. It's a great way to introduce your family members to the credit union and it's a long-lasting gift that can benefit them for a lifetime.

Once a member...always a member!



with a CU LOAN

Picture The Possibilities With A CU Loan

As individuals, we're all in a different place when it comes to financial well-being and management. Wherever you are in your journey, as a credit union member, you have an invaluable partner in your corner standing ready with a toolbox full of helpful lending resources. You just have to say the word and picture the possibilities! Our staff will help you determine what kind of loan is right for you. The possibilities are endless with Plattsburgh City School District Federal Credit Union by your side to guide you all the way.



Your home itself could be holding the key to unlocking its very own potential. A **Home Equity Loan or Mortgage** could be an affordable option that allows you to access your home's equity and use those funds for other purposes. Many people will use the money toward sensible home improvements that add value to the home, such as a kitchen renovation, exterior siding, or energy-efficient upgrades. Funds could also be used for emergency expenses, to consolidate high-interest debt, fund an investment property, or pay for college. Figure out how to do more with your home today! Contact us at 518.561.4510 to help you decide if a home equity loan is the right choice for you.



Your shopping list grows. Your list of home projects grows. Your monthly expenses grow. Your work hours grow, and yet you can't get your savings to grow. It seems like you need a tool to nurture your money, and give it the boost it needs to flourish. **Payroll Deduction** or **Direct Deposit** can be the

tool to help your savings grow. With funds deducted directly from your paycheck and deposited into one or more of your Share Savings accounts, your savings will begin to grow quickly and effortlessly. Then, as your savings build up, you have the opportunity to have that savings work for you whenever you need a loan. Think of the possibilities. Contact us for details. "What you don't see, you won't miss!



Once a member...always a member!

Credit Union HOURS

8:30am - 1:30pm
Monday - Wednesday - Friday

Extended Hours
8:30am - 4:30pm
Tuesdays & Thursdays

PHONE
518-561-4510
School Ext. 6050/6052

Fax 518-566-8716

Email us at
creditunion@plattscsd.org

Website
<http://www.plattscsdfcu.org/>

Loan RATES

Auto Rates as low as 2.65% APR 48mos.
Or **Matching Rate**

Remember take advantage of
Manufactures' Incentives & Rebates!
Signature Loans

As low as 5.25% APR 24mos.

APR=Annual Percentage Rate

RATES SUBJECT TO CHANGE!

Disability & Life Insurance Available

We have loans to meet your every need:

Autos, Trucks, Snowmobiles,
Motorcycles, Boats,
Side by Sides, ATVs,

Campers, Vacation and Holiday Loans,
Jet Ski, Hot Tubs, Consolidation Loans,

Appliances, Computers,
Share Secured Loans,

Home Equity, Home Repairs,
Home Improvements loans, etc.

Also Home Mortgages!

Call Office for Details

Savings RATES

SHARES 0.07% APY

SHARE CERTIFICATES:*

6 mos. 0.35% APY

12 mos. 0.50% APY

APY=Annual Percentage Yield

*Subject to change—

call office for updates

518-561-4510

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency