



# PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

WEBSITE: <https://www.plattscsdfcu.org/>

49 BROAD ST. SUITE 101, PLATTSBURGH, NY 12901

PHONE: 518.561.4510 FAX: 518.566.8716

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

<https://www.plattscsdfcu.org/>

Click on Link

Online Banking

## 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



## ANNUAL MEETING

The virtual meeting was held on December 1, 2022 at 5pm, forty-one members attended. Everyone in attendance should have received a small gift for attending; in addition, three members won the \$100 drawings. Lucky winners were Sean Bump, Jerri Charlebois, Bethany LeClair. President, Steve Bedard welcomed members, thanked volunteer BODs, Supervisory Committee as well as the CU Staff. Financials were reviewed by Anna Sherman. Amanda Madore reported on the Supervisory Committee and Audits. Loan officer, Tim Mulligan, reported on the status of Loans. With no other nominees, the nominated slate for the BODs was approved. Meeting ended shortly after 5:30pm. On members behalf, the CU donated \$200 to the JCEO Food Shelf.



### Holiday Loan Special available till December 30, 2022!

Our pockets might seem empty at this time of year. A Holiday Loan from the credit union could help make things more merry and bright. Decide how much you will need or have already spent using credit cards. Factor in gifts, cards, shipping and postage, decorations, and any travel or entertainment you're spent. With that figure in mind, contact the credit union for your Holiday Loan. Knowing the amount you have spent will help prevent that unwelcomed visit from the Ghost of Christmas Past - the high balance you've run up on your credit card. A low-rate Holiday Loan from the credit union can give you peace of mind because you'll know the exact amount of your payment. Unlike credit cards, holiday loans are set up to be paid off in one year but can be paid off anytime. Call on us today for details.

*An apology is a good way to have the last word.*

How to keep your finances on  
**TRACK**

After a busy holiday season chock full of so many extras, from eggnog to online shopping, and the possibility of facing a long winter, many of us find ourselves in need of a fresh start come the New Year. Whether you plan to hit the gym, put a clean

eating regimen into play, or finally take those yoga classes, there's no time like today. It's also the perfect time to improve your money's fitness and ensure its well-being. Get your finances back on track with some simple, foolproof steps:

- \*Evaluate your current situation and be honest with yourself. \*Create a budget worksheet (samples available on our website > Member Services).
- \*Reduce and consolidate debt by **refinancing a higher rate loan/credit card** to lower monthly payments.
- \*Start an emergency fund. \*Attend a free financial education seminar.
- \*Meet with a financial coach or advisor. \*Get organized to better **track spending** and saving (visit our website > Member Services > Monthly Spending Tracker).
- \*Think about ways to increase your income. \*Set goals for the short and long term future.

As you get on the road to a healthier body and mind this New Year don't let your finances hit a dead end. Lean on the credit union for valuable financial education and support to help keep your finances on track for success.

To learn more, visit us at our new website: <https://www.plattscsdfcu.org/>



Stop by and visit our  
**WEBSITE**

Visit Our New Website <https://www.plattscsdfcu.org/>

When you need information about the credit union and all we have to offer to help you achieve your financial goals, chances are you're just a few clicks and key-strokes away. You can visit our new website to find the current rates on loans, share savings and share certificates, the latest news on any special offers, hours of operation, and much more. Check out the links under Member Services. And you can do it on your schedule, not ours. No need to wait for office hours to find out answers to many frequently asked questions. We can be at your fingertips any time day or night and any day of the week. So even if it's 1:00 am on Sunday and you need the credit union's routing number or you're thinking of buying new wheels and are scoping out loan rates, scroll on over to our website to find what you need to know.



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 excellent 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!**

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](mailto:creditunion@plattscsd.org)

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

Loan **RATES**

**Auto Rates** as low as 3.00% APR 36 mos.  
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**

