

# PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

49 BROAD ST. SUITE 101, PLATTSBURGH, NY 12901  
PHONE: 518.561.4510 FAX: 518.566.8716  
Website: plattscsdfcu.org

Spring  
2023 Newsletter

CU Hours: 8:30am — 1:30pm Monday, Wednesday, and Friday  
Extended Hours 8:30am — 4:30pm, Tuesday and Thursday  
Summer Hours: 8am—2pm July 1, 2023 — August 31, 2023

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

**Your money is safe, secure and insured!**

- All deposits up to \$250,000 are protected and insured by the National Credit Union Share Insurance Fund.
- New York Credit Union members have never lost a penny of insured savings at a federally insured credit union.

- **Plattsburgh City School District Federal**

**Credit Union** is a Federally insured credit union and deposits are safe and secure.

- **Plattsburgh City School District Federal Credit Union** is regularly examined by financial regulators to ensure proper management and is compliant with all rules and regulations to maintain the safety and soundness of our members' money.
- **Plattsburgh City School District Federal Credit Union** is well capitalized and is in a strong financial position with a consistent and strong membership base.
- **Plattsburgh City School District Federal Credit Union** First priority is the people we serve and we have always preferred to lend to members rather than make investments. Any excess funds are presently invested in credit unions.



### Board of Directors

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

### CU Office Staff

Cathy Steele, Notary  
Dawn Filion, Notary  
Patti Gonyea

### Loan Officer

Tim Mulligan

### Supervisory Committee

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

### Scholarship Committee

Alan Feazelle  
Tim Mulligan  
Anna Sherman



Squeeze extra cash from your car



Ask the Credit Union about  
Refinancing your Vehicle Loan



Skip July & August Loan Payments



Ask your Credit Union about a  
**HOME EQUITY LOAN**



**"You can get everything in life you want if you will just help enough other people get what they want."** — Zig Ziglar

Grow your savings with

## PAYROLL DEDUCTION



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 that tool! Contact us for a payroll deduction card or direct deposit information.

**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. Your list of home projects grows. Your monthly expenses grow. Your work hours grow, and yet you can't get

## Savings RATES

Regular SHARES 0.10% APY

APY=Annual Percentage Yield

SHARE CERTIFICATES:\*

Check out our CD Rate Specials

\*Subject to change

## Loan RATES

**Auto Rates** as low as 3.25% APR 48mos.

Or **Matching Rate**

Remember take advantage of  
**Manufactures' Incentives & Rebates!**

**Signature Loans**

As low as 5.50% APR 24 mos.

APR=Annual Percentage Rate

**RATES SUBJECT TO CHANGE!**

Disability & Life Insurance Available

We have loans to meet your every need:

**Autos, Snowmobiles, Motorcycles,**  
**Boats, Side by Sides, ATVs, Campers,**  
**Jet Ski, Home Repairs, Hot Tubs,**

Vacation and **Holiday Loans,**

**Consolidation Loans,**

Appliances, Computers,

**Home Equity, Home Improvements,**

Saving Secured Loans, etc.

**Also Home Mortgages!**

Call Office for Details

518-561-4510

## Credit Union HOURS

8:30am - 1:30pm

Monday - Wednesday - Friday

**Extended Hours**

8:30am - 4:30pm

Tuesdays & Thursdays

**SUMMER HOURS**

July 1 - August 31

8am - 2pm

**PHONE**

518-561-4510

School Ext. 6050/6052

Fax 518-566-8716

**Email**

creditunion@plattscsd.org

**Website**

<http://www.plattscsdcu.org/>



## Pass The Word, Please!

Your credit union is a member-owned, not-for-profit, financial cooperative dedicated to the interest of its members, not a group of outside shareholders. Did you know that because you belong to the credit union, your family members are to also eligible to join? Tell your co-workers as well about the benefits of membership.

You'll be doing both them and yourself a favor. That's because as the credit union grows, we're able to operate more efficiently, and any savings will be passed onto you, our valued member-owner. As a credit union member, you know about the many benefits of belonging: lower rates on loans, higher rates on savings and lower or "no" fees for financial services...**So Pass The Word Please, to family, friends and co-workers!**

**Credit cards rates are high...if these rates look like your rates see us about a consolidation loan.**

29.24% 31.24% 26.49% 24.24% 28.24% 27.99%

27.24% 19.24% 18.43% 17.24% 18.65% 29.91%

## CU rates as low at 5.75% at your credit union!

Too many high-interest rate credit card payments? A Consolidation Loan can not only simplify your life, but also potentially save you a bundle of cash. Your credit union is here to help you use credit wisely. For an application or more information, contact the credit union today.

**Nothing says SPRING like hitting the road with a new set of wheels!** If you are in the market for a new

or used car or truck, we are here to help make your next vehicle-buying experience seamless and stress-free while offering some of the lowest rates out there.

Your credit union's affordable financing options are a surefire way to help you find the car you want or **refinance the car you have**, all at a price that fits your budget and lifestyle. You'll drive away in style!

In addition to super-low rates and quick loan turnaround, we offer: \*Easy, convenient application process, \*Up to 100% financing of the vehicle's value plus tax and tags, \*Pre-approval options, \*Zero monthly fees or prepayment penalties, \*Loan Payment Protection/Insurance. For details and current rates contact us. Applications are also available on our website.



Put extra cash back in your wallet  
**REFINANCE YOUR VEHICLE**

Help us **go green**...Sign up for e-Statements by visiting our website click on — **Online Banking**. Questions call our office.



**e-Statements**