

PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

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



Summer CU Hours starting July 1, 2023 Thru September 1, 2023. Monday-Friday 8am-2pm or by appointment.



Have some summer fun by applying for our **Skip A Payment Program**

The credit union applies two-Month skips to all "qualified loans" unless members request otherwise. Payments can always be made on loans that are scheduled to skip. If you want to continue to make payments on your loans, please notify us prior to the loan payment due date so those loan payments continue without interruption. To qualify for skip payments the loan payments have to be up to date. Home Equity Loans and Mortgage Loans do NOT qualify for skips. Interest will still accumulate for the months skipped. Payments will resume on September 30.

Summer vacations are meant to give you a chance to relax and recharge your batteries, enabling you to be more productive when you're back on the job. So don't stress out about having enough money in your pocket to do fun things with your family and friends. Instead, take that short vacation from your loan payment through the credit union's Skip A Payment program. To find out more about how you can take advantage of Skip A Payment, call or email the credit union. Then relax, recharge and restore this summer knowing your loan payment is on vacation, too.

SHARE CERTIFICATES



Looking For More Interest? Try A Share Certificate (CD)

Do you have money resting in regular shares that you don't need immediately and/or are using for a planned goal six months to a year down the road? You might consider transferring that money to a share certificate.

It's a great time to grow your savings

A share certificate (CD) is like a savings account, except that you commit to leaving the money untouched for a certain length of time - anywhere from several months to several years. Your credit union can offer you a higher rate of return on that savings.

With a little thought and planning, a share certificate is a great way to make your savings grow even faster. Your credit union has a variety of certificates offering different time commitments and interest rates. Stop by or call your credit union today for more information.



Annually our credit union gives scholarships to graduating seniors from Plattsburgh High School in memory of Frank Paro, the man who started this credit union in 1959. In the past 20+ years we have been able to award more than \$100,000 in scholarships. Contributions are always welcomed as we continue to support students furthering their education with the hope they can make the world a better place for us all. Six students were awarded scholarships at the 2023 graduation ceremony totaling \$3,200. For more information contact us.



Savings RATES

SHARES 0.25% APY

SHARE CERTIFICATES:*

Call us for Rates

APY=Annual Percentage Yield

DIRECT DEPOSIT
Fast and Easy Money Management



Payroll Deduction or Direct Deposit: Easy + Smart

What you don't see, you won't miss. Putting your savings on autopilot is a tried and true way of reaching your savings goals because **what you don't see, you don't miss**. Signing up for payroll deduction at the credit union is both easy and smart. When you sign up for payroll deduction, you can add to your savings painlessly. Your savings will steadily accumulate and before you know it, you'll have funds for both rainy days and sunny ones. You also can use payroll deduction to make your loan payments, which means you won't have to worry about late payments. Contact the credit union to find

Credit Union HOURS

Summer Hours

July 1-September 1
Monday-Friday
8am-2pm
Or by Appointment

PHONE

518-561-4510

School Ext. 6050/6052

Fax 518-566-8716

Email us at

creditunion@plattscsd.org

During School Year

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

Extended Hours

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



Fund your summer with a **Share Secured Loan**

Put your savings to work!

Get Lower Rates With A Share Secured Loan.

This valuable lending tool provides the opportunity for members like you to use the funds in your Share Savings account. By borrowing against your savings, you'll enjoy a competitive, low interest rate while still earning interest on your existing savings. A Share Secured loan will also offer: * Flexible repayment terms * Quick loan approval * Ability to borrow up to the balance in your Share Account * Loan payments via cash, check, online banking, or payroll deductions. Speak with our staff to learn more about a Share Secured Loan, or visit us at the office !

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It's estimated Americans owe more than \$825 billion in credit card debt. So to help you figure out a way to start chipping away at your credit card balances Here are a few tips to follow: 1. Make a plan to **pay more than the minimum payment** each month. Your statement alerts you to how much time it would take to pay off your balance and how much it would cost you should you only make the minimum payment. 2. Use payroll deduction or automatic transfers to your credit union Share Savings Account to **create a safety net**. 3. Pay off the card with the highest interest rate first.

Loan RATES

Auto Rates as low as 3.75% APR 48mos.

Or Matching Rate

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

Signature Loans

As low as 8.25% APR 24 mos.

APR=Annual Percentage Rate

RATES SUBJECT TO CHANGE!

Disability & Life Insurance Available

Call Office for Details

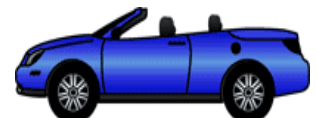
518-561-4510



Signature Loan
When you need extra cash



Afford the trip you want with a **VACATION LOAN**



In the market for new wheels? See the Credit Union for a **VEHICLE LOAN**

