

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!

Board of Directors

President Steve B.
Vice President Scott W.
Secretary Kathy L.
CEOManager, Anna S.
John H.
MaryLou L.
Alan F

Supervisory Committee

Karen L., Chairperson
Jayme K.
Amanda M.
Lori S

Scholarship Committee

Alan F.
Tim M.
Anna S

CU Office Staff

Anna, CEO/Manager
Cathy - Notary
Dawn - Notary
Patti School Tax Collector
Tim, Loan Officer

Notary Services
Available at your Credit Union

Our Year-end 2022 Annual Meeting was held on Friday, September 22, 2023 at Valcour Brewing Company, with 54 members in attendance. Ticket sales of \$460 was donated to the Credit Union Scholarship. The financial condition of the credit union was reviewed. Members voted for Board of Directors. Six credit union scholarships totaling \$3,200 were awarded at the 2023 graduation. Six members won drawings for gift certificates to local restaurants. Members were asked to submit suggestions and to refer to all the written reports. All members in attendance had the opportunity to socialize and eat delicious hors d'oeuvres as well as take advantage of happy hour beverages. Hopefully we can continue with in-person gatherings next year. Don't miss the opportunity to join us!



Less Worry And More Merry With A CU Holiday Loan
The holidays are upon us...in addition to bright lights, family gatherings, and yuletide cheer, comes the financial stress of the season. While we should be focusing on making holiday memories, many of us get caught up in the financial frenzy of the season.

Are you trying to check off that never-ending gift list, or budget for travel expenses, holiday entertaining, and end-of-year bills? Would some extra cash at holiday time help ease the worry? If you answered "yes" to these questions then a Credit Union Holiday Loan may be your solution! A convenient, money-saving holiday loan is an affordable way to obtain funds for those extra holiday expenses. Low rates, flexible terms and payment options will help you regain control of your holiday spending.

Apply today to ensure a stress-free holiday season! Visit our Website, call, or stop by the CU office.

"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!



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. **"What you don't see, you won't miss!"**

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.

LOOK Saving Is The Key To A Secure Future



Even when the economy is booming, it can be difficult to save. When it's in the doldrums, you may think it's impossible. The fact is tough times make it even more important to save. Having funds to fall back on in an emergency or to make a special purchase is a key way to avoid taking on more debt by running up high interest credit card bills. Here are time-tested ways to save: **Use payroll deduction or automatic transfers - what you don't see, you don't miss.** Each day, toss your pocket change in a jar. You will be surprised how quickly you will accumulate cash. Add to special accounts for specific purposes, for example, designate a savings account at the credit union for your vacation fund or for a down payment on your next vehicle. When you pay off a loan, continue making the payments, but to yourself.



Our membership with the New York State Credit Union League and the Foundation has given us the opportunity to apply for grants to attend educational webinars, to make improvements to better assist our members and to keep us up-to-date on government rules and regulations.

Credit Union HOURS

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

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

PHONE
518-561-4510
CU Cell: **518-569.0234**
School Ext. 6050/6052

Fax **518-566-8716**

Email us at
creditunion@plattscsd.org

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

Savings RATES

SHARES 0.25% APY
SHARE CERTIFICATES:*
12 mos. 1.20% APY
13 mon 2.20% APY
14 mos 3.20% APY
APY=Annual Percentage Yield

*Subject to Change—
call office for updates

Loan RATES

Auto Rates as low as 4.45% APR
Matching Rate

Remember take advantage of
Manufactures' Incentives & Rebates!

Signature Loans

As low as 8.70% 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

