

SUMMER 2024

NEWSLETTER

PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

KEY RATES

Rates as of 6/1/2024. Rates subject to change at any time. For the most current rate information, visit plattscsdfcu.org



REGULAR SHARE
0.35%
APY*



AUTO LOAN
5.45%
APR*



SIGNATURE LOAN
8.95%
APR*



LINE OF CREDIT
12.0%
APR*

CONGRATULATIONS GRADUATES

Our credit union gives annual scholarships to graduating seniors from Plattsburgh High School in memory of **Frank Pardo**, the man who started this credit union in 1959. At the 2024 graduation ceremony, seven students will receive scholarships totaling \$3,500.

In the past 30+ years, we have been able to award more than \$128,000 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.

YOU'RE INVITED TO OUR 2024 ANNUAL MEETING IN SEPTEMBER



At the credit union, you're not a customer—you're a member/owner. The Annual Meeting is your chance to find out what your credit union achieved in 2023 and what's on tap for the future. You can meet your volunteer Board of Directors and committee members, vote in elections, and visit with your fellow members. As a financial cooperative, we exist only to serve members. Attending the Annual Meeting is one of the best ways to learn more about what the credit union has to offer and help us do a better job to meet your financial needs.

Watch for details and mark your 2024 calendar. We look forward to seeing you there.

LOAN CENTER

Visit our website for a complete list of all our loan products and credit union services

- Take advantage of our **Summer Skip-A-Payment** program. Skip your July or August payments— relax and get away!
- Credit card rate above 9.45%? **Consolidate your debt** into one monthly loan payment! Call for details.
- **We can save you money!** Ask about refinancing your vehicle loan to a lower rate!

PLATTSBURGH CITY SCHOOL DISTRICT FEDERAL CREDIT UNION

49 Broad Street · Suite 101
Plattsburgh, NY 12901
518.561.4510
518.566.8716 fax
plattscsdfcu.org

HOURS

Monday, Wednesday, Friday
8:30 AM – 1:30 PM

Tuesday and Thursday
8:30 AM – 4:30 PM

Summer Hours
July 1– August 31
Monday – Friday
8:00 AM – 2:00 PM

EMAIL

creditunion@plattscsd.org

LOANS

Please visit our website
for current loan rates.

- Autos
- Snowmobiles
- Motorcycles
- Boats
- ATVs
- RVs and Campers
- Home Improvement
- Vacation
- Holiday
- Debt Consolidation
- Appliances
- Computers
- Signature
- Savings Secured
- Mortgages

Disability and Life
Insurance Available

Federally Insured by NCUA

SHARE CERTIFICATES

Get More Interest on Your Savings



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.

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.



SUMMER LOANS

If you are in the market for a new or used car, boat, motorcycle or truck, we'll help make your next 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 vehicle you want or refinance what you have, all at a price that fits your budget and lifestyle. You'll drive away in style! In addition to low rates and quick loan turnaround, we offer:

- Easy, convenient application process with pre-approval options
- Up to 100% financing of the vehicle's value plus tags
- Zero monthly fees or prepayment penalties

For details and current rates, contact us. Applications are also available on our website.

YOUR CREDIT UNION IS UNIQUE

We are not a community credit union open to the general public. Members have affiliation with our school district or are related to someone that has worked in our district. And once a member, you can always remain a member. Share your experience with your family and colleagues and encourage them to join. A \$5 deposit can start a membership. We're here to help you reach your financial goals by offering competitive rates on savings and loans, low or no fees. We offer quick, excellent service. 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. This credit union belongs to you. You are our shareholders. You have a say in how we operate, because this is YOUR CREDIT UNION.