

# Port Washington Federal Credit Union

Financial participation can make saving your money fun  
 News and Notices **October 2024**



Now is a good time to open or add to your IRA Account.

157 Main Street Port Washington, NY 11050  
 516 883-3537 • Fax 883-3513 • MSL line 883-3438 • www.pwfcu.org

**Hours:**  
 Monday 8:30 - 3:00  
 Tuesday 8:30 - 3:00  
 Wednesday 8:30 - 3:00  
 Thursday 8:30 - 6:00  
 Friday 8:30 - 3:00  
 Saturday 9:00 - Noon

**Credit Union Staff**  
 Michael Fitzgerald  
 General Manager  
 Ana Campos  
 Credit Union Supervisor  
 Christian Alvayero  
 Loan Officer  
 Alice Melzer  
 Director of Marketing  
 Alex Alvayero  
 Teller Supervisor

**Member Service Representatives**  
 Cristian Ramos  
 Saul Bonilla  
 Abigail Castillo  
 Raymundo Albano  
 Catherine Altamirano

**Port Washington Federal Credit Union Board of Directors**  
 Steven Belanich  
 President  
 John Melillo  
 Vice President  
 Robert Bonnie  
 Treasurer  
 Stephen Cardello  
 Secretary  
 Walter Hinck  
 Judith Scallon  
 Renee Laffer

Remember: When the Credit Union is closed, Members can access cash and information using their ATM/Debit Cards, On-line banking and MSL (audio response) line.

The secret to saving money is do it a little at a time.

## For the Kids -

The Annual Halloween Raffle Prize was hiding in secret. It will be won by a Member's child. Be sure to add your child's raffle ticket. On Thursday, October 24, the winning ticket will be drawn. The family will be notified by phone.

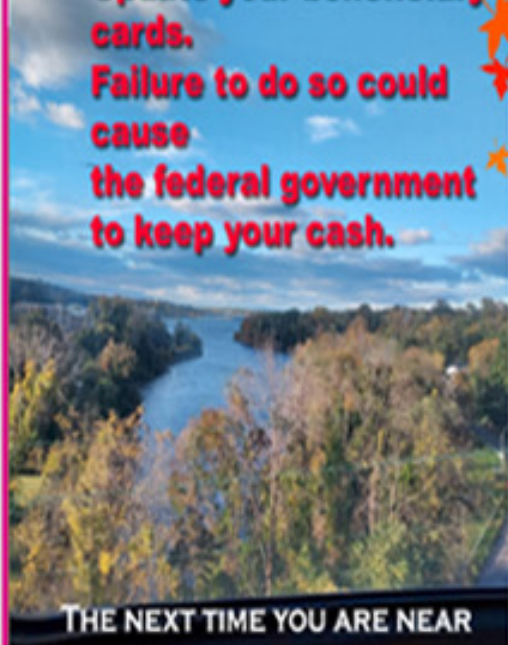


The world wide web can be a fun or a spooky place...



Want to protect your cash? Do this... Check your PWFCU statements at least monthly. If you notice a false charge, let us know right away..

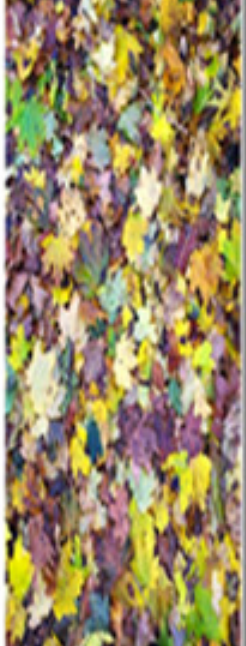
THIS IS THE VIEW FROM THE LIRR



Update your beneficiary cards. Failure to do so could cause the federal government to keep your cash.

THE NEXT TIME YOU ARE NEAR OUR OFFICE UPDATE.

PWFCU and you can save more.



Don't let your cash slip away. PWFCU has lots of ways to help you save more.

Happy Halloween!

## Holiday Club:

Save Now for Holiday Shopping. No fees or minimum balances.

Once the funds disburse, this interest bearing Club will start over. After October 16, 2024, we will disburse the payments from this year's Holiday Club. Choose your own dollar amount and deposit cycle. Set it up as an Automatic Deduction.

## Members: ATM UPDATE:

If you are unable to use the ATM outside of our office, please visit this website to search for a surcharge free ATM machine convenient to you: [www.allianceone.coop](http://www.allianceone.coop)

## Member Owned and Value Driven

We believe the most important service we can provide is direct contact.

## Some of our Services:

- \* Cashier's Check, \* Direct Deposit, \* Payroll Deduction, \* Money Orders, \* Notary Service, \* Wire Transfers
- 24 Hour Audio Response
- \* On-Line Banking with \* Bill Pay
- \*PWFCU's "Check Image" Use it with our Online Baking.
- ATM

We welcome Small Businesses and Organizational Accounts.

These Accounts come with Checking options: Overdraft, Employee Direct Deposit.

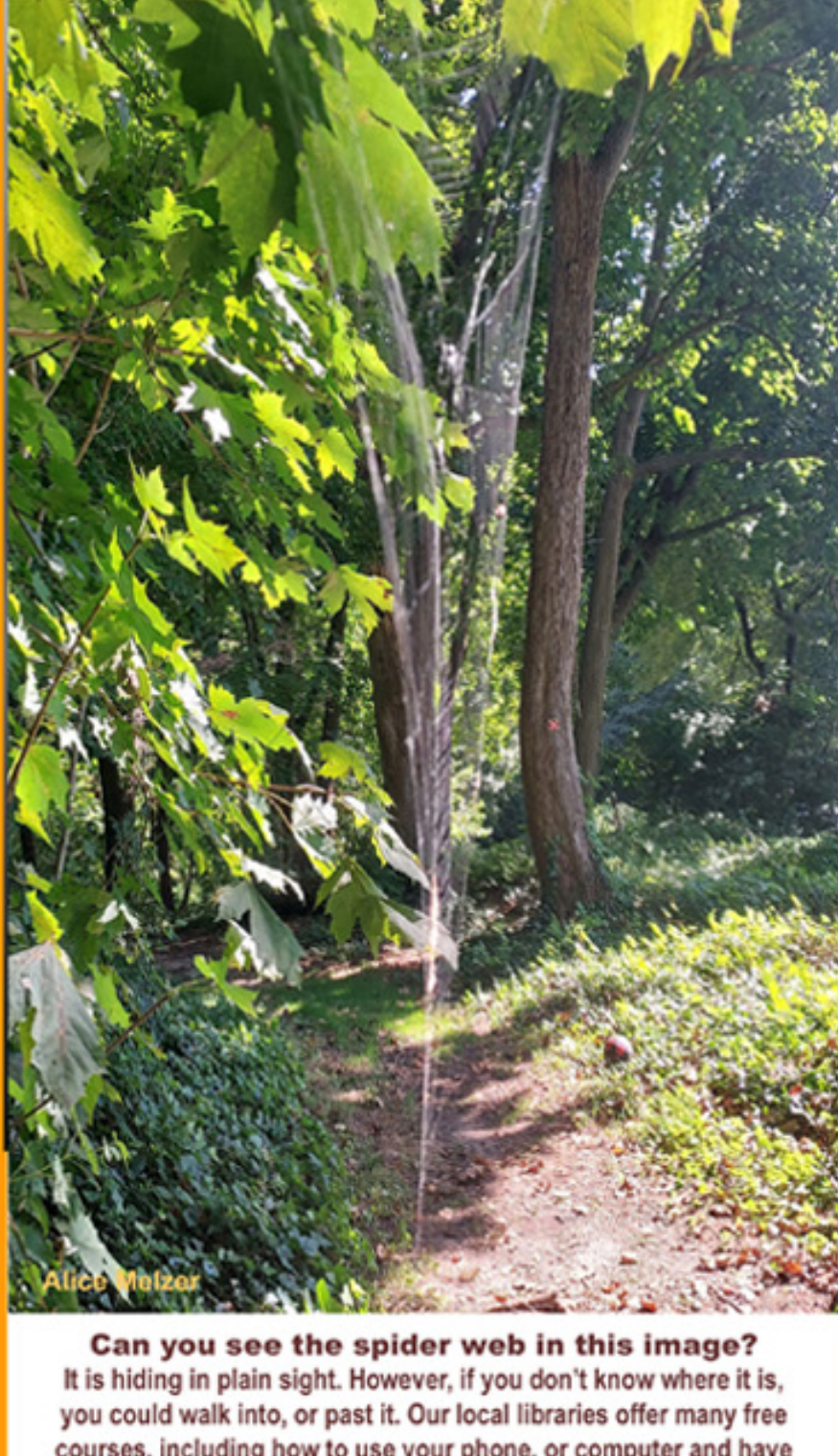
Call 516 883 3537

**VISA Credit Cards... 9.9% -none higher than 17.9%.**

## What is our Check Imaging Service?

Use it with your cell phone or on your computer. View both the front and back of a check On-Line. Save that image as needed. It is faster than waiting for a paper copy. Sign up today.

The Port Washington Federal Credit Union welcomes all of those who live, work, or worship in Port Washington, Manhasset, Roslyn, Great Neck and the employees of the Town of North Hempstead.



Can you see the spider web in this image? It is hiding in plain sight. However, if you don't know where it is, you could walk into, or past it. Our local libraries offer many free courses, including how to use your phone, or computer and have passes to go to the Museums both in Long Island and NYC. Instead of being bored - learn about their services.

Shopping for a new or used car? Treat yourself to good service. Ask about our rates for new and used vehicles.

## Reasons to Keep Your Accounts in Our Local Community Credit Union

In order for other financial institutions to make money for their corporate owners they must "farm out" jobs to different states and or countries. Here, at the Port Washington Federal Credit Union we are local and we quietly do things that will benefit our local economy. When PWFCU needs staffing, we hire individuals from nearby.

What happens if you have a question or a concern on your statement? Here, our staff is knowledgeable and will provide prompt, "in house" and individualized help.

With your Savings Accounts at the Port Washington Federal Credit Union, you frequently will get better rates on all Loans, and receive many free services.

CD rates change. We do not change our rates in an arbitrary way. We adjust them in accordance with the US treasury. So, the next time the rates change, instead of jumping from one financial institution to the next (to earn a few percentage points). Keep your cash here. In the long run, you will save more money here than elsewhere. All of our Account(s) are federally insured. Now you know some of the reasons why we say: "We are your community's credit union and we are here for you."

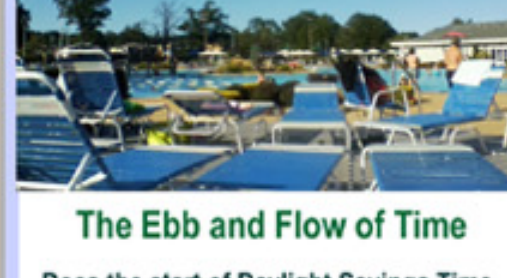
Some say autumn is the "Greatest of all seasons".



What do you think about that?



Did you cry on the last PW pool day?



## The Ebb and Flow of Time

Does the start of Daylight Savings Time make you feel like you are missing hours of sleep? While we can't give you more zzzzzs we can help you organize your money.

Stay connected to your cash. Sign up for PWFCU OnLine banking service. Use our free Direct Deposit and Bill Pay features.



[www.pwfcu.org](http://www.pwfcu.org)

## PORT WASHINGTON FEDERAL CREDIT UNION RATE CHART

We will be closed Monday, October 24th, for Columbus Day.

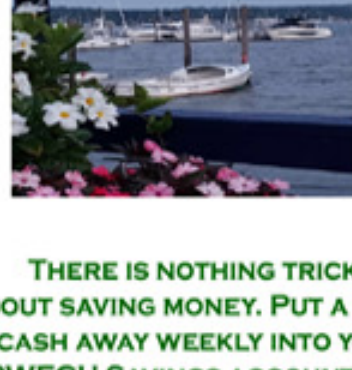
## OCTOBER 2024 RATES

Phone: 516 883-3537 Fax: 516 883-3513 MSL Line: 516 883-3483 www.pwfcu.org

Share Type	Average Daily Balance	Rate	Annual Percentage Yield (APY)
Regular,	FOR BALANCES UP TO \$250,000.00	1.01	1.014
	FOR BALANCES OVER \$250,000.00	.25	.250
Trust Accounts VACATION, HOLIDAY CLUB: \$10 fee for early withdrawal from Holiday Club			
Loan Type	Maximum \$	Term	Rate
Unsecured/Overdraft/ Debt Consolidation	Based on ability to repay	Rates start as low as	7.9 %
Share Secured	Amount on deposit		4.01 %
New Car	Rates start as low as 5.5 %		
Used Car	Rates start as low as 6.5 %		
Home Equity	Variable Up to 80% OF HOME VALUE	180 Months	CALL FOR RATES
Adjustable Rate Home Equity Loan and 2 Year Adjustable Rate Mortgage Rate starting at			4.95 % FOR A Credit

You can take advantage of the protection of NCUA Deposit Insurance, the friendly service of your Port Washington Federal Credit Union and still enjoy a really high yield.

**PLEASE BE ADVISED RATES ARE SUBJECT TO CHANGE. FOR THE MOST UPDATED INFORMATION CALL. 516 883 3537.**



Financial tranquility comes from reflecting on the fact you have enough money to pay all your monthly bills.

THERE IS NOTHING TRICKY ABOUT SAVING MONEY. PUT A LITTLE CASH AWAY WEEKLY INTO YOUR PWFCU SAVINGS ACCOUNT AND WITH INTEREST IT WILL GROW.