

Port Washington Federal Credit Union

Financial participation can make saving your money fun
News and Notices



November 2024

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 Mellillo
Vice President
Robert Bonnie
Treasurer
Stephen Cardello
Secretary
Walter Hinck
Judith Scallion
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.

We will be closed November 11th for Veterans Day, and Thursday, November 28th, for Thanksgiving Day.

Get a Free Business Card Ad - Only for our Business Accounts.
Get your business card ad into us right away! The deadline for cards is 12/16/24. Visit our office with your card or e-send a copy of it to: [Chris: calvayero@pwfcu.org](mailto:Chris.calvayero@pwfcu.org) we will post it in the next quarterly Newsletter. (We reserve the right not to post any ads that are not in keeping with our core values.)

Bill Pay is Here.

Use it for Holiday Spending

Use it with our free Checking Account & other On-line services. Members love this option because it helps them stay organized. After it is set-up, it pays recurring monthly bills and this free option provides you with peace of mind. Call for details: 516 883 3537.



This year we are thankful for those who have selflessly cared for us, both as a society and as individuals. We are Thankful for the land and waterways that surround us. Let's go forward with a measure of love and kindness. Happy Thanksgiving!

For more information call: 516 883 3537

PWFCU Visa Credit Cards

Keep it here. Get a good night's sleep. After our speedy approval, on our VISA Credit Card, go shopping for your holiday bargains. Our Visa Credit Cards start at 9.9% & none are higher than 17.9%. (This is based on your credit score). Give your child a PWFCU VISA Credit Card can have a "cap limit". This sets a dollar limit on spending. Store Credit Cards have repayment rates up to 29%. If you don't believe it, check your department store cards & look up their late payment rates.

What are "Pay Day Forward" plans?

These programs take advantage of youth who have not opened a bank, or Credit Union Account. Companies also target immigrants who "work for hire" & may have limited funds. It is our goal to provide a safe place to save money. Once our interest bearing Account is opened (with \$50.) we then offer FREE Direct Deposit. If you know anyone who wants to be a part of the better part of the financial "American Dream", let them know they can be a part of it with us.

Get On-line banking with us today.

PWFCU is an alternative to Investment Highs and Lows

What about a get rich quick Ponzi Scheme? "If the gain seems too good to be true, it probably is".

You could make more money "playing the stock market". However, if you have only a few thousand dollars don't gamble. Before trying "Risky Investments", consider: Are you willing to pay an investment firm to watch your cash, pay transaction fees, & pay more in taxes? If the answer is maybe, remember the stock market is always volatile.

Instead of having your nest eggs break, consider your goals along with your financial risk level.

At this Credit Union, we are federally insured and will take good care of you and your money.

Some of our many services:

Direct Deposit, Payroll Deduction

Money Orders, Notary Service

Domestic and Foreign Wire Transfers

24 Hour Audio Response, Free On Line Banking with Bill Pay and Check imaging

ATM Main Street location

New to www.pwfcu.org Pages?

Tips for using our website.

1. When you click on parts of the green color banner it will open many useful tabs.
2. The Circles have Tabs including: Rates, ATM, Apply, Hours and Contacts.
3. Want to return to our Home Page? Click on our Logo.
4. Use our Calculators and Online banking features too.
5. Not tech smart? Ask our staff for a demo.

IRA, SAVINGS & TAXES - Are you talking about it, or do you really want to save money for your retirement?

We can help you with that.

If you are under 60 years young, start saving for retirement. Either put 10% of your annual earned income into Savings and or into an IRA. This may lower what you will pay on your current income taxes.

Generally, contributions made towards an IRA are treated as tax deductions; that tax is imposed when you withdraw funds for retirement. Consult with your tax accountant and then contact us. It is not too late to have a better financial future.

Questions? Call for Answers:

516 883 3537

Our Personal Loan and Consolidation Loan rates are between 8.9 to 17.9%.

Today and before the New Year, find out how our low cost Loan and or VISA Credit Card can help you clear up old or new bills.

No Transfer fees!



Wishing you warm and cozy thoughts.