

# Port Washington Federal Credit Union

Financial participation can make saving your money fun

News and Notices March 2025



"March comes in like a lion and goes out like a lamb."

79 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  
Chief Executive Officer  
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 our MSL (audio response) line.

Beginning in March the office will be open until 5 P.M. on Mondays.



A year ago the Port Washington Teachers Federal Credit Union merged into our Credit Union. Now all employees of the "Port School District" have access to all the products and services that we have been offering since 1968.

We now offer Safe Deposit Boxes.  
Annual box fees start at \$140.00.

For more information call 516 883 3537

Get On-line banking with us today.

## De-clutter your finances Ask for PWFCU OnLine Banking and BillPay.

### Keep the door open for your Children

We suggest: have a conversation with your children about their financial future. Let them know, you really care about them and their financial future. Make time to visit this Credit Union during business hours. This appointment will improve your families financial communication.

Open a Joint Accounts with your children. We have additional features and benefits. If you want it all, it will take about 1/2 hour. If you already have account(s) with us, only your child will need to bring (to our office) a valid picture ID and proof of having a Social Security number.

Call ahead of your visit. Ask our staff your questions.

Our ATM Card takes under a half hour to be set-up. If you are setting one up with your child you will need to bring to our office the following: a valid picture ID and proof of having a Social Security number.

Lucky News for our Members who will be graduating from high school and will go on to an accredited college or university...Ask for one of three \$500. scholarships.

**What stage are you in, in your life?  
Are you in school, working, or retired?  
Throughout life one thing is a constant and that is change.  
We are here for you.**

**Taxing information:** If you haven't sent in your taxes - ask your accountant about the advantages of our (PWFCU) IRA. This one Account may help you save money now on your taxes and later become useful during your retirement.

Some will get a tax refund. Others will need more cash. We offer several types of Loans. We offer lower rates on our "Mini Loans" starting at \$500. and up; depending on your FICO Score, our rates are between 7.9% to 17.9%. Members agree our rates are better than those found in "other places". Call: 516 883 3537.

NCUA regulations & policies are in place and strictly adhered to at PWFCU. NCUA performs in-depth examination of our Credit Union's Finances, Policies and Procedures.

They give our Management high marks for being a well run and profitable financial organization. In return all PWFCU Members benefit from the Credit Union's success by earning a high Dividend rate on their basic share accounts.

Our low Loan rates and fees have increased very little over the years. However, the federal government can and does change their treasury note rates. And that can be reflected in our rate structure.



**PWFCU VISA Credit Card Rates 9.9% to 17.9%**

Nothing higher or lower & this saves you money. Want your first Credit Card? Want to transfer other big \$\$\$ balances to our PWFCU VISA Credit Card? Getting your first Card or consolidating other cards here is easy. Our in-house processing saves you time and energy. Rates are based on your credit history. You pick your "Cap Spending Limit" for example: \$500. or \$2,000. Our VISA credit cards are accepted by 99.9% of all vendors. Need help? We provide local phone assistance. Call: 516 883 3537



While we can't predict the weather in March, we can predict you will find great service and better (for you) rates at this Credit Union.

**Bill Pay is here for you**  
Sign-up by calling: 516 883 3537. Next, sign into OnLine Banking. Click on the three bars in the upper left corner. Next, click onto bill pay located in the middle of the pop-up box. This will take you into our new Bill Pay system..