

Port Washington Federal Credit Union

Financial participation can make saving your money fun

News and Notices

PWFCU is ever evolving to suit our member's needs...

We will be closed Monday, September 7, for Labor Day.

August 2026



79 Main Street

Port Washington, NY 11050

516 883-3537 • Fax 883-3513 • MSL line 883-3438 • www.pwfcu.org

Hours:

Monday	8:30 - 5:00
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

Christian Alvayero
Credit Union Supervisor

Ana Campos
Credit Union Supervisor

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

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.

PWFCU has two late nights..

Mondays until 5PM, and Thursdays until 6pm.

Students from John Daily Elementary School visited with Ms. Plakotaris & her ESL class.



The students learned more basic math skills & after our Chris R. opened our 100+ year old vault...

- the students saw our Safe Deposit Boxes & asked many good questions...

What better way to learn about basic math than before, during and after a class tour? What better way to show older students about business than to visit a thriving one?

Port Promenade pleased the locals on another hot summer's night

On July 23rd, Port Promenade returned for it's 7th year on upper Main Street. There were more family friendly types of activities plus live music.

The BID, the PW Chamber, and our police department, plus, volunteers did a great job of organizing this event. Alice & Ana greeted everyone who stopped by our table.

Hello PW School District Employees. Did you know we can offer teachers with their students a guided tour of our Credit Union? Please call to arrange a date and time. 516 883 3537.

After PWSD employees from the former local Teachers Credit Union merged into our Credit Union their Members now know we can do more than cash checks. We have Savings and Loan options geared towards all stages of your professional career and personal life.. Please invite your co-workers to come and visit us.

Thank you for your patronage.

For more information call: 516 883 3537

Get On-line banking with us today.

Questions?

Call: 516 883 3537

Our

Youth Accounts
start with \$5.00.

We have free checking with our Savings Accounts
Ready to re-order your checks? Call us.

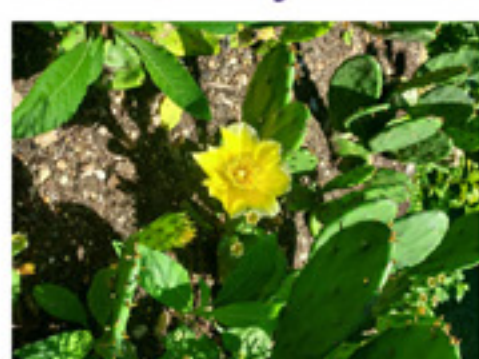
Why should you have a PWFCU VISA Credit Card in your wallet?

1. Our **VISA** credit card rates are **9.9% to 17.9%**
2. Shorter "approval time". We process our Loans "in house" In-person phone assistance is provided by our competent and friendly staff..
3. The lowest available rates for every FICO Score. Your FICO is based on your credit history.
4. Our Visa Credit Card is accepted by over 99.5 % of all merchants. Use it 24/7.
5. You control the "Cap Limits" on your spending.
6. **No balance transfer or annual fees.**

Apply: in person:

79 Main Street, PW, NY **or** call:
(516) 883 3537 **or** online:

PWFCU's Overdraft Line of Credit saves you from the embarrassment of bounced payment(s). And, our rates will save you money.



Native Cactus in bloom.

From time to time, the Fed will adjust their rates.
This in turn affects our rates.

Them: Pay Day Loans.

A Pay Day Loan is a high-cost short term Loan. Lenders can charge \$10 to \$30 for every \$100. borrowed. If a pay day lender charges \$15 for a \$100 two-week loan you are losing a lot of your hard earned money.

Us: PWFCU beats the cost of Pay Day Loans. Ask about PWFCU's Direct Deposit and our Loans for \$500 with rates between 9.9% and 17.9%.



All summer long our Credit Union has been involved in various community events. Chris A, Ana, & Alice are seen here explaining our features and benefits during Port Promenade, HarborFest and other outdoor activities. While Summer is still happening stop by and say hello.

Don't Let Your Account go Dormant

All Checking Accounts that have not been used since 2023, have been closed. If there were funds at the time of the closure, the funds have been transferred into the Savings Account where dividends are being paid.

Going forward, any Checking Account that has been inactive for over 18 months, will be closed. Funds will be transferred into the Savings Account. Also, Please contact this Credit Union and ask if we have a Share Draft (Checking) Agreement on file for you.