Port Washington Federal Credit Union

Financial participation can make saving your money fun

News and Notices — August 2019

We will be closed Monday, Labor Day, September 2, 2019.

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

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

Credit Union Staff

Michael Fitzgerald
General Manager
Ana Campos
Credit Union Supervisor
Christian Alvayero
Loan Officer
Alice Melzer
Director of Marketing
Debbie Olsen
Head Teller

Member Services Representatives

Christian Raymos
Matthew Hickson
Raymundo Albano
Karen Rosen
Saul Bonilla

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.

Don't miss our CD Summer Blast

No one locally can top our CD Rates (without tying you up in sticky longer-term commitments.

6 month CD 2.39 %

12 &13 month CD 2.59 %

And...as long as it is "legal tender" we don't care if it is old or new money.):

Living on our Island you know the water currents can be strong. PWFCU will guide you as you navigate through the financial tides. Here are a few other pieces of good news:

Can you believe 3/4 of 2019 is gone? We can. We are planning ahead with a new VISA promotion. Thank goodness we have you covered. Yes, our rates are: 8.9 to 17.9% - none higher.

Soon we will be offering our newsletter on our website: www.pwfcu.org

Also:
Please give your email address to our staff. They will add it to your file. We will only use it to send you special PWFCU promotions.

Our Improved Bill Pay System Has Arrived: We created for you an even better digital banking experience. It is free. You can pay bills on-line, set-up recurring payments and easily keep track of your cash. How do you do it? Sign up by calling: 516 883 3537. Then, sign into OnLine Banking. Click on the three bars in the upper left corner. Next click onto billpay located in the middle of the pop-up box. This will take you directly into our new Bill Pay System...

For more information call: 516 883 3537 **Get On-line banking with us today.**

School Starts Soon
Never text, drink and drive.

Why have a PWFCU *VISA Credit Card* in your wallet?

1. Our **VISA** card rates are **8.9% to 17.9%**

2. Lowest available rates for every FICO Score. They are based on your credit history.

3. Shorter "approval time". We process our Loans "in house".

4. Accepted by over 99.5 % of all merchants.

5. Local in-person and phone assistance is provided.

6. You control the "Cap Limits" on your spending. No balance transfers, hidden or annual fees.

Apply: in person at: 157 Main Street, PW, NY **or** call: (516) 883 3537 **or** online: www.pwfcu.org

Questions?
Call: 516 883 3537

Ready to re-order your checks?
Call us. Our Check Service company will save you money.

Attention: If you are using your PWFCU Debit Card outside of the tri-State area, please let us know. With your help we can actively prevent fraud. If you suspect fraud call our office. Call: 516 883 3537.

Home Equity Line of Credit

rates start at 4.25%

Save dollars daily. For details - call, click or come in - today. www.pwfcu.org

Did you know?

We offer Overdraft Line of Credit. It will save you from the embarrassment of a bounced payment. Best of all our rates save you money. Rates start at 7.9%.

PWFCU Saving & Youth Accounts

1.01 % apy

You belong to a very successful Credit Union. That is why you will continue receiving the best local rates. **For an even higher dividend open our CD Account and get back even more money.** Both Accounts come with our free Checking Account.

Visit our new site address for Members who want to use our Online banking by phone: https;//www.mobicint.net/pwf

Summer Skip-A-Pay Our Summer Skip-A-Pay Program allows Members in good standing, extra cash. You don't need to apply for a new loan to get it. That's right. Delay a Loan Payment, due in July, until the end of the Loan. Imagine: Spending that money due this month, on anything you want. (Sorry, this program excludes: Overdraft Protection, Home Equity, Mortgage and VISA.) Our low interest rate Loan, will continue to accrue until the end of the Loan. There is a $30 one time processing fee per Loan. If you are paying through Payroll Deduction or Direct Deposit, your payment will remain in your Share Account Savings or Checking Account. **Hurry.** The deadline for this offer ends August 31. Call our office for eligibility, details, or to arrange to be included in this summer program.