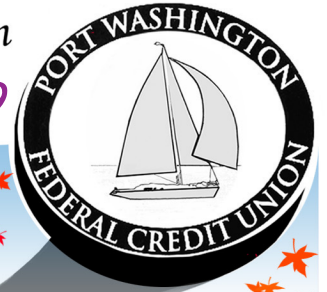


# Port Washington Federal Credit Union

Financial participation can make saving your money fun

News and Notices *September 2019*



School is in session.  
Save a life: Never text and drive.

157 Main Street

Port Washington, NY 11050

516 883-3537 • Fax 883-3513 • MSL line 883-3438 • [www.pwfcu.org](http://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.

## Bill Pay System is here and our Members really like it:

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

Like in football, it's the 3rd financial quarter. It's not too late. Go for your goal(s)!

1. **Members Love our Holiday Club:** Save cash for seasonal travel or shopping etc.. Choose your own dollar amount and deposit cycle. It can be also set up as an Automatic Deduction. No fees or minimum balances are required. Once the funds are dispersed, this interest bearing club will start anew. After October 15, 2019, we will disburse the payments for our Holiday Club. Ask our staff to get you started.

2. **Overdraft Savings Options:** Who likes being embarrassed? Suppose you don't have enough to cover a bounced on-line or a traditional check? No worries. PWFCU's Overdraft Protection covers what you need by transferring the amount from your Savings Account. \*Some terms apply.

3. **End-Game Advice: People move on with their Lives.** Know of anyone who needs to update their Beneficiary Card(s)? When you don't designate your funds, after you pass away, those funds revert to the federal government. Update your cards. Encourage others to do it too. **Contact us today.**

## Save a tree or two.

PWFCU's newsletter is on our website: [www.pwfcu.org](http://www.pwfcu.org)

Go green. Go paperless. Sign up for paperless statements-which are available on our website when you sign into our On-line banking.

Opt out of "snail mail" by giving your email address to our staff. They will add it to your file. We will only use it to send you occasional special PWFCU promotions.

**Kids Get Ready-** The perfect Big Pumpkin is returning !!! It is hiding in a secret location. Soon it will be won by a member's child who will take it home. Members please make sure your children enter their raffle ticket at our office. On Thursday, October 31, the winning ticket will be drawn. The family will be notified by phone.

For more information call: 516 883 3537

Get On-line banking with us today.

**Questions?**  
**Call: 516 883 3537**



**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.**

**Our 2.59% interest on CD's will end soon. Get one while this rate lasts.**

**Adult & Youth Savings Accounts Earn 1.01%**

**Are you in the dark about how to teach your child to save money?** We have some answers.

With an initial deposit of \$5, parents can open a Youth or a Joint Savings Account with their children.

While supplies last; as a gift, when you open either Account your child will receive a PWFCU torch light (shown here).

As your child grows, add on a VISA or Debit Card. Being a parent isn't always easy. Teaching them how to save money could be. Start now. Bring your children into our office & use our Coin Machine. While visiting, find out how easy it is to open a Youth Account.



**Become a Member or invite others to join us. We welcome those who live, work or worship in Port Washington, Manhasset, Roslyn, Great Neck and the employees of North Hempstead.**

**Your PWFCU Credit Union possibilities...**

**Home Accounts:** Short term CDs, IRA, Adult and Youth Savings Accounts, Checking, ATM/Debit Cards, BillPay & On-line options, Wire Transfers and more.

**We offer outstanding rates on Loan Products:** VISA Credit Cards, new and used Vehicle; Personal Loans, Overdraft Protection, Line of Credit, Mortgages & more.

**Starting a Small Business or organizing an Organization?** We can provide you with Checking and Savings options.  
Call: (516) 883 3537.

**PWFCU VISA Credit Cards**  
**8.9% to 17.9% + Apply today.**

Are you seeking your first VISA Credit Card or wish to transfer high interest rates from other card providers? Are you paying a yearly annual fees? Why? If your first credit card came from a department store, they probably sent coupons, right? When their bill came and your payment was late, **wow**, now you owe 35% more than the item. Plus, a big late fee.

**Why end the fun of shopping?** Our Credit Union offers better options and better rates.

**Summer will be over soon.  
Enjoy the beach.**

