

# Port Washington Federal Credit Union

Financial participation can make saving your money fun

## News and Notices



November 2019

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 Service Representatives

Christian Raymos  
Matthew Hickson  
Raymundo Albano  
Saul Bonilla  
Nancy Greene

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.

November has  
two special days  
set apart for  
rest and for  
giving thanks...



Everyone can find things and people to be grateful for.  
We thank our loyal Members.

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

### Bill Pay Improvements are here

Use it in conjunction with our free Checking Account and other On-line services. Members love this option. It helps them stay organized. After it is set up, it pays recurring monthly bills and provides you with peace of mind...

Make Money while you dream  
PWFCU

### Savings Accounts

Earn 1.01 % *apy*

Sooner or later you will wake up and find winter is on your doorstep. Oh, it's on!!! The thrill of holiday shopping!!! Our staff will help you with your holiday saving and spending plans. If you ask we can also help you to prepare for your 2020 financial goals. For example, would you benefit from an IRA?

Our staff sends you Happy Thanksgiving wishes.

For more information call: 516 883 3537

Get On-line banking with us today.



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



**PWFCU's Home Equity  
Line of Credit** gives you choices.  
Borrow enough to fix your recreation room  
or for other household improvements.  
Perhaps you must winterize your home  
with repairs or insulation...

Want to learn more?  
Contact us: 516 883 3537



**debt?**  
Our Personal Loan rates are  
between  
**8.9 to 17.9%.**  
**AND**  
Our VISA Credit Card  
has the same great rate.  
Today find out how our low  
cost Loan or VISA Credit Card  
can help you clear up old or  
new bills.

### 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.



**Savings  
1.01 %**

Sometimes when you are focused  
on one thing you could miss out on  
other sights.

**[www.pwfcu.org](http://www.pwfcu.org)**

Our Home Page has a brown color **News box.**  
in it you can see our latest offers.

1. When you **click** on parts of the **green banner** you will open many useful things.
2. The **Circles have Tabs** with: 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.

**Not tech smart? Ask our staff for a demo.**

### **IRA, SAVINGS & TAXES**

**Do you really want to save for your retirement?**

**Our approach can help you with that.**

If you are under 60 years young, save for retirement. Our IRA 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 your tax accountant  
and then contact us.