

Port Washington Federal Credit Union

Financial participation can make saving your money fun

News and Notices

March 2023



Daylight Savings starts on March 12th and the Equinox falls on March 20th. Welcome Spring!

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 Scallion
Renee Laffer

Credit Union Staff

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

Member Service Representatives

Cristian Ramos
Ray Albano
Saul Bonilla
Eric Aguilar
Abigail Castillo

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.



SOMETIMES WE REVIEW SOME OF OUR MANY FREE SERVICES.

Who doesn't like a convenient & free ATM?

Not only does ours dispense cash, Members can use it to make deposits and check their balances. Inside, 6 days a week, we have friendly, knowledgeable; bi-lingal, **customer service reps. They will help** you set up or change all aspects of your Account. Three Notaries are on staff.

When the weather is too nasty to go out, use the **24-hour Audio Response System** to Check your Account(s) by phone. Or use our free electronic services like **Online Banking, Bill Pay, Check Imaging, & paperless statements.**

Our **Savings Account** is paying **1.01%**. It includes **free Checking, Direct Deposit** (including payroll & Social Security checks).

Yes, we are here to help you achieve your financial goals.

PWFCU VISA Credit Card Rates & VISA

8.9% to 17.9%



Save money monthly on these Loan Products.

Other Credit Cards start off with a lower interest rate. After a while, theirs climbs up to 29% and they charge an annual fee. We don't.

You can transfer balances to our VISA Credit Card or get our Debt Consolidation Loan. Our in-house processing saves you time.

Twice a year, members in good standing with at least 6 months of Direct Deposit are automatically approved for a Loan in an amount up to \$1,000.00.

Rates are based on your credit history.

Pick your own "Cap Spending Limit" for example: \$500. or \$2,000. PWFCU VISA Credit Cards are accepted by 99.9% of all vendors.

Need help? Call: 516 883 3537.

For more information call 516 883 3537

Get On-line banking with us today.

Un-clutter your finances Ask for PWFCU Online Banking and BillPay.

For your Children

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

Opening Joint Accounts with your children plus all the additional features and benefits will take about 1/2 hour. If you already have account(s) with us, only your child will need to bring ID such as: Birth Certificate, Social, Security Card, and or School ID. **Ask our staff questions.**

Our ATM/Debit Card can also 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.

Ask our staff for details...Call: 516 883 3537.

Once this is arranged, it will be easy for you to transfer cash to and from your Joint Saving and Checking Accounts.

Here in our area, the housing market is becoming even more competitive for home buyers.
Are you downsizing, or going to a new or bigger space?
Let's discuss your questions about PWFCU's Mortgage or a Home Equity Line of Credit.

Every season your money grows with PWFCU.

If you don't want a mailed statement call: 516 883 3537, and say you want this feature. View and print your statements via our Online banking. Be sure to provide your email address.

And now for some 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.

While some will get a tax refund others will need more cash. We offer several types of Loans. Our "Mini Loans" start at \$500.

Depending on your FICO Score, our rates are between 8.9 to 18.9%. Our Members know our rates are better than the others found elsewhere. **Call: 516 883 3537.**

Hey there High School Seniors, Are you depending on Luck? How about Cash?

Are you graduating from high school and going on to an accredited college or university?

If so, get our application for one of three **\$500. scholarships.**

Why? Because we believe in you.

This is not a Loan. Use it in any way you see fit for your college education.



Receive Shop Enjoy



Give Get Enjoy

Easy as 1,2,3.

Mastercard Gift Cards

= Use for travel & special purchases.

= Accepted where ever Mastercard is.

Call us for details: 516 883 3537.