

Port Washington Federal Credit Union

Financial participation can make saving your money fun

News and Notices *September 2023*



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

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
Christian Aguilar

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

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.

For the Kids - The Annual Halloween Raffle Prize is hiding in a secret location. Soon it will appear. It will be won by a Member's child who will take it home. When the time comes be sure to add your child's raffle ticket. On Thursday, October 26, the winning ticket will be drawn.

The family will be notified by phone.

The sounds you heard between August 27th and September 5th, may have been caused by the wind and rain. Or maybe it was the collective sigh of people aware of the fact, the summer of 2023 is over!

Members: ATM UPDATE:

If you are unable to use the ATM outside of our office please visit this website to search for a surcharge free ATM machine convenient to you: www.allianceone.coop

ATM Machines at King Kullen supermarkets are no longer surcharge free.

1. Love our Holiday Club: Save cash now for future travels or holiday shopping. Choose your own dollar amount and deposit cycle. Set it up as an Automatic Deduction. No fees or minimum balances. Once the funds disburse, this interest bearing Club will start over. After October 16, 2023, we will disburse the payments from this year's Holiday Club.

2. Overdraft Savings Options: Suppose you don't have enough cash to cover a check, or an on-line transaction? **PWFCU's Overdraft Protection** covers what you need. *Some terms apply-call for details."

3. People move on with their lives. Update your **Beneficiary Card(s)**. When you don't designate your funds, after you pass away, those funds revert to the federal government. Encourage others to update theirs too.

Contact us today! Our staff will assist you.

Since you can't grow money trees... Work with us on saving the cash that you have...



For more information call: 516 883 3537

Get On-line banking with us today.

Questions?

Call: 516 883 3537

We have Mastercard Gift Cards.

Attention:

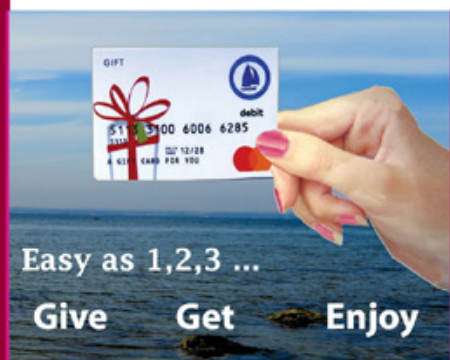
If you are using your PWFCU Debit Card outside of the tri-State area, please let us know. With your help we can actively prevent fraud.

Share Draft Agreement

Please contact the Credit Union and ask if we have a Share Draft (Checking) Agreement on file for you.

All Checking Accounts that have not been used since 2020, 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.



Why are our MasterCard Gift Cards useful?
Because they are easy!

Here is an example:

The item you wanted to send cost too much to ship... Now what?
Buy a pretty greeting card and enclose our Mastercard Gift Card. Problem solved!



PWFCU Options = Ways to Save Money

Home Accounts: Youth and Adult Savings, Holiday Club, ATM, Bill Pay, plus other online options. We have Wire Transfer and more...

Loan Products: We continue to offer the best local rates on: Visa Credit Cards, new and used Vehicle(s), Personal Loans, Overdraft Protection. Line of Credit, Mortgages and more.

Starting a Small Business or organizing an Organization? We can provide you with more than Checking and Savings options.

PWFCU VISA CREDIT CARD

*** 9.9 to 17.9%.** Apply today.(Want your 1st Credit Card? How about a better rate than the one you now have from an another bank, or a store? You can transfer higher rates and balances to our PWFCU VISA Card. We will make this easy for you.

If your first credit card came from a department store, in a few months your interest rate on that card will go up. The item you bought on sale will then cost you about 35% more than the original price. Online shopping should be fun and not cost you extra money.

Call: 516 883 3537. Rates are based on your FICO Scores.

Summer will be over soon- Enjoy the beach.

