

# Port Washington Federal Credit Union

Financial participation can make saving your money fun

## News and Notices

December 2023



Our Credit Union will be closed Monday, December 25th,  
and Monday, January 1st.

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

### 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  
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.

## Happy Holidays

Have a healthy, happy, and sweet season!  
Enjoy the winter holidays.

### Our Winter Loan Special is Back

Members in good standing with at least 6 months of Direct Deposit are automatically approved for up to **\$1,000.00**. Signing up is easy! Contact our staff today! **This offer is good from now until 12/30/23.**

We hope you find gifts to give to everyone on your list and for yourself too.

Dreaming of a tropical vacation? Wherever your holiday plans take you... we are here for you. More cash could improve your holiday shopping and spirits. Instead of saying, "Bah Humbug". Get the Loan and maybe sing a jolly little tune.

These youngsters won our "PWFCU Halloween Raffle" and are most eager to go home and play.



Are you ready to say, "bye-bye" to the year 2023.

For more information call: 516 883 3537

Get online 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.

This holiday season, in addition to giving the the youngsters in your family toys, give them something they will never outgrow... interest...

We offer **Youthful Savings Accounts, Joint Savings Accounts and CD's** for you and your beloved children. Over time, the money in those Accounts can grow into the thousands.

#### Start a Youth Account with \$5.

These Accounts come with the same earning power as do our Adult Savings Account(s). Like snowflakes, the dollars you save with us today will accumulate.

### FRIENDLY SERVICE BIG SAVINGS

Thank you for opening your PWFCU Savings Account. We appreciate it when you refer us to your friends, family and co-workers. With a balance of \$50. (or more) in your Savings Account, you are entitled to free bonus services like: Online Banking with Bill Pay, Direct Deposit, Check Image, ATM, Coin Machine and more...

For a modest fee, we have Foreign and Domestic wire transfers.

We have 4 notaries on staff.

Best of all, our staff is "live and in person".

They are friendly professionals and don't need a script to explain things to you.

### No Cash for a Pizza, Pizza? Get our PWFCU VISA, VISA

If you are paying an annual fee for your VISA Card, and your rate is above 17.9%, you got your card elsewhere. Swap out that cash eating card for our PWFCU low interest rate PWFCU VISA Card.

Why are you still paying an Annual Fee?

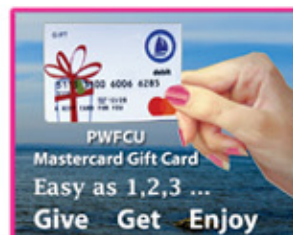
**Our rates: 8.9 to 17.9%** (based on your credit score). **Do this one thing and you will have more cash for Pizza or Coffee.**

### Sometimes we lose things.

If your VISA Card is lost or stolen, call our 24/7 phone line: 1-800 543 5073. Report a lost Debit card call: 1-800 523-4175. A live assistant can block your card for you. If you need a replacement card, call us: 516 883 3537.

### IRA = SAVINGS

Tax statements will arrive soon. Save for your retirement with a **PWFCU IRA**. It can lower the amount you will pay on your income taxes. **IRA is interest bearing**. Consult your accountant and then contact a staff member at the Credit Union. Together we will explore and set into motion the ways that will help you save money for your future.



**PWFCU Mastercard Gift CARD is available!!**  
We now offer gift cards in amounts up to \$750.00 each. There is no charge for members to buy a gift card. Just come into the office and purchase a Mastercard gift card. The amount will be deducted from your account. Accepted wherever Mastercard is accepted.