

# Port Washington Federal Credit Union

Financial participation can make saving your money fun

## News and Notices

March 2024

Daylight Savings starts on March 10th.  
The Equinox falls on March 19th.



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  
Gilda Perone  
Member Services  
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.

## PWFCU VISA Credit Card Rates

9.9% to 17.9%



### Nothing Higher - Nor Lower.

This saves you more money monthly. Other Credit Cards will start off with a lower interest rate. However, in a few months theirs can climb towards 29% +. They also can charge an annual fee. We don't.

At PWFCU you can transfer big balances to our VISA Credit Card or if needed get our Debt Consolidation Loan. Our interest rate is probably considerably lower than what you are now paying.

Getting either your first Credit Card or a Consolidation Loan here is easy. Our in-house processing saves you time.

Rates are based on your credit history. Pick your "Cap Spending Limit" for example: \$500.00 or \$2,000. PWFCU VISA Credit Cards are accepted by 99.9% of all vendors.

Need help? We provide local phone assistance. Call: 516 883 3537.

For more information call 516 883 3537



"March comes in like a lion and goes out like a lamb."

### Bill Pay is Here...

Call our office. Sign up. Then sign into our OnLine Banking.

### "Consumer Plus Debt Protection".

This opportunity is available for consumer Loans, Home Equity Loans and Credit Cards. Eligible borrowers may apply for coverage any time up to 180 days after the date of (A.) Your closed-end Loan, or (B.) an advance under a line of credit. Coverage includes death, disability, and involuntary unemployment. This is an optional coverage. This may help you avoid bankruptcy. If you have any questions, please call our staff: (516) 883 3537, or stop by and visit.

Why pay more?  
You can get the same or better with PWFCU.

Get On-line banking with us today.

De-clutter your finances  
Ask for PWFCU  
OnLine Banking and BillPay.

### Keep the door open 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 (to our office) a valid picture ID and proof of having a Social Security number. Call ahead of your visit. Ask our staff questions.

Our ATM Card takes under a half hour to 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.

Let's discuss your questions about your financial interests and concerns.

What stage are you in, in your life?  
Are you in school, working, or retired?

Throughout life one thing is a constant and that is change.  
We are here for you.

Every season  
your money grows with PWFCU.

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

### Some of our many services:

Free Savings with Checking options like On Line Banking with Bill Pay, Check Imaging, Plus a 24 Hour Audio Response Line, Direct Deposit, Payroll Deduction and Notary Service, Wire Transfers, Newsletter available On Line and ATM.

NCUA regulations & policies are in place and strictly adhered to at PWFCU. NCUA performs an annual in-depth examination of our Credit Union's Finances, Policies & Procedures.

Yearly, they give our Management high marks for being a well run and profitable financial organization. In return all PWFCU Members benefit from the Credit Union's success by earning a high Dividend rate on basic share accounts.

Our low Loan rates and fees have not increased for many years. However, the federal government can and does change their treasury note rates and that can be reflected in our rate structure.

**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.

As always, some will get a tax refund while others will need more cash. We offer several types of Loans. And, we offer lower rates on our "Mini Loans" starting at \$500. and up; depending on your FICO Score, our rates are between 7.9% to 17.9%. Our Members agree our rates are better than the others found in "other places". Call: 516 883 3537.

Lucky News for our Members who will be graduating from high school and will go on to an accredited college or university... Ask for one of three \$500. scholarships.

