

# Port Washington Federal Credit Union

Financial participation can make saving your money fun

## News and Notices

PWFCU is ever evolving to suit our member's needs...

We will be closed Monday, September 2, for Labor Day.

August 2025



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 - 5:00  
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  
Chief Executive Officer  
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  
Abigail Castillo  
Raymundo Albano  
Catherine Altamirano

### 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

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.



### Port Promenade Pleased a Plethora of Locals on a Hot Summer's Night

On July 17th, Port Promenade returned for its 6th year on Main Street. There were many family friendly types of activities and live music too.

Restaurants, and other businesses placed their tables outside. The BID, the PW Chamber, and the police department, as usual, all did a great job of organizing this event.

This was our premiere venture in front of our location (79 Main Street). Alex held down our PWFCU table until Chris and Alice arrived. Together they greeted our Members, the LIRR commuters, and all the folks out for a stroll.

For more information call: 516 883 3537

### PWFCU has two late nights...

We are open on Mondays until 5PM, and as usual on Thursdays until 6pm.

You may park in any open space in the parking lot behind Alper's Hardware store on Irma Avenue and enter our Credit Union through the side entrance on Irma Avenue.



Subtle signs that show a shift in the season.

### Hi There PW School District Employees

PWSD employees from the former local Teachers Federal CU merged into our Credit Union. Many of those Members now know we can do more than cash checks. We have many Savings and Loan options for all stages of your professional career and personal life.. Please invite your co-workers to come and visit us.

Thank you for your patronage.

Get On-line banking with us today.

Questions?  
Call: 516 883 3537

### Why should you have a PWFCU VISA Credit Card in your wallet?

1. Our VISA card rates are 9.9% to 17.9%
2. Shorter "approval time". We process our Loans "in house" & in-person phone assistance is provided.
3. Lowest available rates for every FICO Score. FICO is based on your credit history.
4. Accepted by over 99.5 % of all merchants. Use it 24/7.
5. You control the "Cap Limits" on your spending.
6. No balance transfer or annual fees.

Apply: in person:  
79 Main Street, PW, NY or call:  
(516) 883 3537 or online:  
[www.pwfcu.org](http://www.pwfcu.org)

We have Youth Accounts they start with \$5.00.



School Starts Soon  
Never text, drink and drive.



### Don't Let Your Account go Dormant

All Checking Accounts that have not been used since 2023, 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. Also, Please contact this Credit Union and ask if we have a Share Draft (Checking) Agreement on file for you.

PWFCU's Overdraft Line of Credit saves you from the embarrassment of bounced payment(s). And, our rates will save you money.

Pay Day Loans are not cool.  
Beat the cost of Pay Day Loans. Ask about PWFCU's Direct Deposit and our Loans for \$500 with rates between 8.9% and 17.9% A Pay Day Loan is a high-cost short term Loan. Lenders can charge \$10 to \$30 for every \$100 borrowed. If a pay day lender charges \$15 for a \$100 two-week loan, that's 391% APY.

Ready to re-order your checks? Call us.

From time to time, the feds will adjust their rates to balance the economy. This in turn affects our rates.