

# Port Washington Federal Credit Union

Financial participation can make saving your money fun

News and Notices *September 2025*



**We will be closed on Monday,  
September 1st., for Labor Day.**

79 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  
Christian Alvayero  
Credit Union Supervisor  
Ana Campos  
Credit Union Supervisor  
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.

## 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.

## PW School District Employees we do more than cash pay checks

PWSD employees from the former local Teachers Federal CU merged into our Credit Union. We have many Savings and Loan options for all stages of your professional career and personal life.. Thank you and all of our members for your continued patronage.

Please invite your co-workers to visit us.

It's a nice feeling to put your own "stuff" into your own box...

We have various sizes and various prices for our Safe Deposit Boxes. And so you don't feel "boxed in" the rates are per year.



For more information call: 516 883 3537

Now you can order, or re-order your checks online via our website. How? On our website click on the SERVICES tab and visit Bank-A-Count. It's easy!



## Members UPDATE

**a new service via our website:**

You now can order ore reorder your checks online using our convenient check service.

## Make sure your contact information is correct

This includes your phone, address, and email. Why? So we can contact you about possible suspicious activity on your Accounts including VISA Credit Card(s). Call the office and ask the staff to check your information. Call: 516 883 3537.

**Get On-line banking with us today.**

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

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

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



Have you visited the Community Garden? It is behind the Port Senior Center. It is a very peaceful place.

**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. If you suspect fraud call our office. Call: 516 883 3537.



**The "cool bear" is bowled over because**

one of these sweet children won our free Summer Raffle and will take home both the "cool bear" and his cart of toys home. Kids don't worry. Our Autumn Raffle is coming soon.

## Do you have a Youth Account for Your Child?

Ask us how \$5. plus your child and a little time (well-spent) will open the door towards saving money for your child's future. PWFCU Youth Savings Accounts earn the same rate of interest as our Adult Accounts.

## Some of our other products & services:

**Free Savings Account with Checking & options like: Check Imaging, Online Banking, Bill Pay, & e-statements.**

**Special offers on CD Accounts.**

**Direct Deposit & Payroll Deduction. Wire Transfers: Domestic and International. Monthly Newsletter, Coin Machine. Notary Service.**

**Mortgage, Home Equity Line of Credit, Personal Loans, including: Debt Consolidation, Loans for New & Used Cars.**

**24 Hour lobby with ATM. We accept cash deposits and withdrawals at our teller stations, or through our ATM Machine, Night Depository. Open 6 days a week.**

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