

Port Washington Federal Credit Union

Financial participation can make saving your money fun

News and Notices February 2026

Happy Valentine's Day.

We will be closed on February 16th, for President's Day.

PWFCU  YOU



79 Main Street

Port Washington, NY 11050

516 883-3537 • Fax 883-3513 • MSL line 883-3438 • 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 Mellilo
Vice President

Robert Bonnie
Treasurer

Stephen Cardello
Secretary

Walter Hinck

Judith Scallan

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.

On Mondays, with the exception of federal holidays, we are open until 5 PM.

We are open on Thursdays until 6 PM.

Hello former Members of Teachers Credit Union,

Thank you for your Membership. Remember when you couldn't get immediate cash? We have it.

We offer numerous financial products & services. Many are listed on the back of this newsletter. We hope you will be pleased enough to introduce us to your co-workers. All employees of the Port Washington School District can join this Credit Union. Spread the word!!

Things to keep in our vault & our Safe Deposit Boxes.

Keep papers and

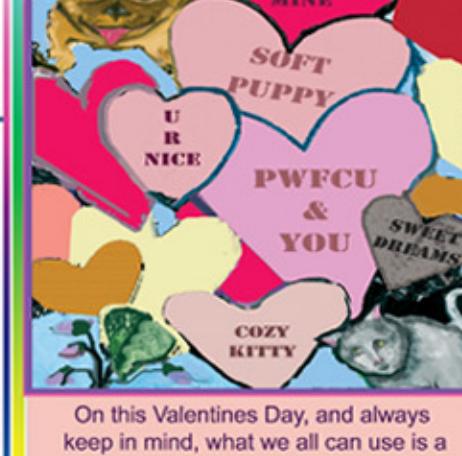
jewelry and
watches.

However, don't

keep your will, or
trust papers, or
the sandwich
you were eating
when you came
into this Credit
Union.



For more information call 516 883 3537



On this Valentines Day, and always keep in mind, what we all can use is a bit of kindness.

\$\$\$

We Offer Business Accounts

Do you have a business or are you responsible for the funds in your Non Profit Organization?

While we are well-known for having the best local rates for Personal Savings Accounts, you can also open a Business Account.

\$\$\$

If you are interested call or stop by today.

Enjoy our continue our commitment to all of members.

We believe the most important service we can provide is direct contact. They like their questions answered in "real time". To speak with our staff, call: 516 883 3537, or stop by.

Others prefer to use our website. They enjoy Online Banking, BillPay, Check Imaging and e-statements.

Some of our many services:

Safe Deposit Boxes in various sizes and prices

Free Savings Account with Checking options like: Check Imaging, OnLine Banking with Bill Pay,

Specials on CD Accounts and or IRA Accounts

Youth Accounts start at \$5. Kids receive the same rate of interest as the regular Savings Accounts, and they enjoy the free raffles too.

Direct Deposit and Payroll Deduction and Notary Service, Wire Transfers

24 Hour lobby ATM. PWFCU accepts cash deposits and withdrawals at our teller stations or through our ATM Machine.

Monthly Newsletter, Coin Machine, Open 6 days a week, Bi-lingual staff



Thank you for your membership. Please invite your family, friends and co-workers to join us too.

Please be on the alert.

Scam artists are "phishing" out there.

Help us catch the crooks.

Check your PWFCU Statements monthly. If something "odd" catches your attention let our staff know about it right away.

We want you to swim away happy as a fish in clean waters.

Local online retailers are offering consumers "buy now pay later" (BNPL) lines.

For example: Afterpay: Make four payments over 6 months; with no interest. After that, late fees are added and can amount about 25% more than your initial order.

We offer better choices. No annual fee: PWFCU VISA Credit Cards from 9.9 to 17.9 %

DORMANT ACCOUNT FEE NOTICE

The Port Washington Federal Credit Union charges a \$15.00 per month fee for dormant Share Accounts.

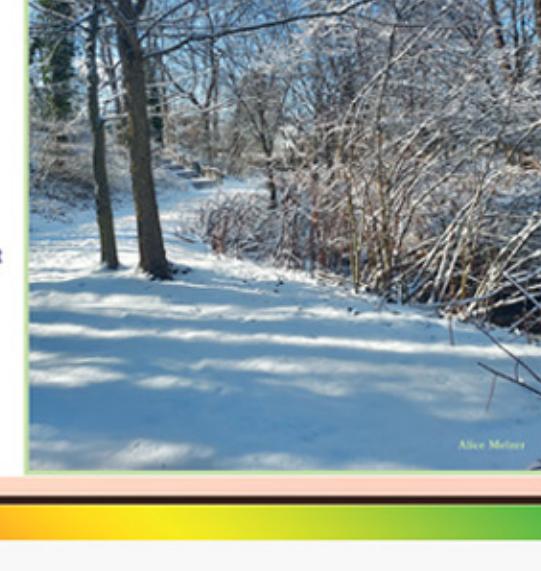
How to avoid a Dormant Account fee.

Start conducting financial transactions such as, deposit, withdrawal, or transfer not including dividend payments at least once a year. Keeping your account active ensures your account is not subject to the NY Escheat laws.

An Account is considered dormant when there has been no deposit or withdrawal on the account for a period of twelve (12) months.

This fee will not be charged to those members who hold other services WITHIN THE SAME ACCOUNT NUMBER (i.e. Checking, Share Certificate, Loan, IRA etc.....).

Update your Beneficiary Card(s) too.



Questions? Call 516 883 3537.