

Port Washington Federal Credit Union

Financial participation can make saving your money fun

News and Notices

We are open Mondays until 5pm & Thursdays until 6PM

April 2026



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 8:30-5:00
Wednesday 8:30-5:00
Thursday 8:30-6:00
Friday 8:30-5:00
Saturday 9:00-noon

Credit Union Staff

Michael Fitzgerald
Chief Executive Officer
Christian Alvarez
Credit Union Supervisor
Ana Campos
Credit Union Supervisor
Alice Melzer
Director of Marketing
Alex Alvarez
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 Mello
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, Online banking and MSL (audio response line).



Hello Commuters!
We are across the street from the LIRR & Starbucks.



Welcome Spring!

Things we offer to make your life easier.

On Mondays, we are open until 5pm.

- 1. Night Deposits:**
Located in our lobby next to our ATM.
- 2. Our Credit Union houses a unique antique vault.** Inside there are many sizes of Safe Deposit Boxes. Prices vary according to size. Renew your box annually.
- 3. We continue offering the best rates for money placed into our short term CDs.**

Hello School District Employees

All of our adult Savings Accounts start with a \$50.00 deposit.
Youth Savings Accounts start with a \$5.00 deposit.

Here are some other things you may like.

Free Savings Accounts with Checking options like: Check Imaging, OnLine Banking with Bill Pay, e-statements and Holiday Club.

Direct Deposit & Payroll Deduction. Low rates on all Loans, depending on your FICO score. Notary Service. Wire Transfers. Monthly Newsletter. Coin Machine.

Small Business and Non Profit Accounts are available too.

Scam Alert... Care for Your Cash...

Most people are trusting and kind, yet there is a small part of the population who are crooks. Remember the saying, "An ounce of prevention is worth a pound of cure".

Take steps to care for yourself and your cash.

When shopping keep your money and credit cards close to your body.

After you leave your car (if possible) lock it with your keys.

Not all charity organizations are legitimate. Check into them before donating. Also, as an example, be mindful of unsolicited phone/text or online sweepstakes, check out their credentials before sending them any money.

Most importantly, review your statement carefully or sign into on line banking daily! If something "seems wrong" call or visit us right away. Our staff is here to help you.

Why we Love it Here

The annual Harborfest will continue. We will have a booth and hope to see you during the event.

Did you know the Town started a shellfish Restoration Project? Those little oysters are slowly cleaning our Bay (near Town Dock). Some of the funds came from the NY State Dept. of Environmental Conservation. Our local volunteers are helping with this and someday we hope to swim in those waters again.

We all are getting older. Project Independence is the 1st comprehensive "aging in Place" initiative. Their many outreach projects help residents be comfortable within our beautiful community.

With that we thank all the good people who make our area a nice place to live.



We are here for you.



Spring has finally arrived! Let's find time to have a picnic. Or maybe walk along the shore line.

The cold, windy, and wet spring weather did not detract from this community's sense of spirit and fun.

Events were filled with abundant warmth and good cheer! Chinese New Year was celebrated in Landmark's Gym and Theater. Several groups cooperated, making the day very special. The Flowerhill Firehouse hosted the Lyon's Club Breakfast - where many were honored for their fine service and then the band played on.



Visit us in person:
79 Main Street,
Port Washington, NY 11050
Call: 516 883 3537,
or view our webpages: www.pwfcu.org

Since we were established in 1967, our Savings Accounts continue to be easy to open. These Accounts are the starting point for all of the products and services we offer.

Are you new to this Credit Union? Look for us online www.pwfcu.org Or, talk with our staff about how we can help you obtain some of your financial dreams.

Dividends are calculated on the daily balance and paid quarterly. Many places impose a service fee on Accounts. We don't. Over time, our lack of fees become your added financial bonus.

Your deposits are called shares. They are federally insured, up to at least \$250,000.00 by the National Credit Union Administration (NCUA). For all Accounts, an initial deposit of \$50. is required. The exception is for Youth Accounts (for children). That starts with \$5.00.

Through mindful management, our net worth increases. Then we add more free services and new products to our roster while quietly contributing to our local community.

We appreciate our members' loyalty. It's a great pleasure watching the 2nd and 3rd generations of our members and their families grow while saving money with us.

Our "customer base" are our members. From Sands Point to Kings Point and all the points in between, we have you covered. This includes those who live, work or worship in Port Washington, Roslyn, Manhasset, Great Neck & the employees of the Town of North Hempstead. We are now open to all Port Washington School District employees and their families.

Once you become a member you can sponsor (invite) your family for membership no matter where they live.

We promise to take good care of you and your money.

It's time to get the plants and ourselves out for a bit of fresh air. So many great arboretums and parks to visit. Let's go.



Are you in the market for your 1st Credit Card or adding to the deck of cards that you already have? At this Credit Union we offer the best local rates. You can set your own "cap spending limit". Our cards are accepted at 99.9% of all places.

Get Off Revolving Credit Today...

The best local rates are found here for Personal and Debt Consolidation Loans.

Rates are based on your FICO score.

8.9 to 17.9%

None are higher...

We also offer Mortgage Loans and Home Equity Lines of Credit.

Ask about our low cost Loan Insurance. Please Contact our staff for information.

Call today. 516 883 3537

How to Make Money as you sleep...

Open a PWFCU CD.

Do it for 3 to 19 months.

Do it with as little as \$500.

Stocks come and go or even crash. Our rates stay consistent for the entire time.

Now you can get a good night's rest.

You can't take it with you.

Unless you make your own updates you are leaving it to the Federal Government to decide where your money will go. Ask our staff to add or subtract the changes you want.

PORT WASHINGTON FEDERAL CREDIT UNION RATE CHART APRIL 2026

Phone: 516 883-3537 Fax: 516 883-3513 MSL Line: 516 883-3483 www.pwfcu.org

Share Type	Average Daily Balance	Rate	Annual Percentage Yield (APY)
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Regular,	FOR BALANCES UP TO \$250,000.00	1.25	1.256 %
	FOR BALANCES OVER \$250,000.00	.25	.250 %

Trust Accounts VACATION, HOLIDAY CLUB:
\$10 fee for early withdrawal from Holiday Club

Loan Type	Maximum \$	Term	Rate
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Unsecured/Overdraft/Debt Consolidation	Based on ability to repay	Rates start as low as	7.9 %
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Share Secured	Amount on deposit		4.01 %
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New Car	Rates start as low as 5.5 %		
Used Car	Rates start as low as 6.5 %		

Home Equity	Variable Up to 80% OF HOME VALUE	180 Months	CALL FOR RATES
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Adjustable Rate Home Equity Loan and 2 Year Adjustable Rate Mortgage Rate starting at 4.95 % FOR A Credit

You can take advantage of the protection of NCUA Deposit Insurance, the friendly service of your Port Washington Federal Credit Union and still enjoy a really high yield.

Please be advised that rates are subject to change. Call for our current rates on our CDs and for the rates on our Safe Deposit Boxes.

The interest on your Savings Account(s) grows even when stocks plummet. For info call: (516) 883 3537.

