

VRU Free 24 Hour  
Automatic Teller  
(518) 581-5208  
1-800-723-1201 ext 7900  
FAX: (518) 581-7076

# THE CREDIT CONNECTION

STEWART'S FEDERAL CREDIT UNION

[www.stewartscu.org](http://www.stewartscu.org)

**Credit Union Hours:**  
Mon: 8:00-3:00  
Tues: 8:00-3:00  
Wed: 8:00-3:00  
Thu: 8:00-5:00  
Fri: 8:00-5:00  
Plant: Thurs 11:00-1:00

**Contact Us At:**  
1-800-723-1201 ext. 3900

Fall 2008

## Stewart's Federal Credit Union 25th Annual Meeting of the Membership

You are cordially invited to attend the 25th Annual Meeting of the Membership for Stewart's Federal Credit Union. It will be held 3:30-5pm Thursday, October 30, 2008 at the Stewart's Corporate Office in the main conference room. The election for open Board of Directors positions will take place. If you are interested in serving on the Board of Directors, please contact John Christensen at 518-581-1201 ext. 1160.

## Protect Yourself from Identity Theft

*We ran this article last year, but it is still very timely:*

Every year, millions of American consumers have their identities stolen by criminals who use a victim's identifying information to commit financial fraud. For maximum protection against identity theft, you should be aware of how identity thieves operate, and exercise caution in your daily life before revealing private information to anyone.

- Do not give out financial information such as checking account, credit card, or Social Security numbers unless you know and trust the person to whom you are providing the information.
- Report lost or stolen checks immediately to your credit union or to the payor if the check was given to you.
- Immediately notify your credit union of unsolicited, suspicious phone calls, emails, or other attempts to contact you, asking you to "confirm," or "verify," or "update" account information.
- Guard your ATM card, Personal Identification Number (PIN) and ATM receipts.
- Shred credit card offers or other papers containing your name, address or other identifying information.
- Keep birth certificates, account statements, and other similar information in a secure area.
- Put any mail containing checks, deposits, or sensitive information in a secure area.
- Check your credit report regularly. By law, you are entitled to one free credit report each year from each of the major credit reporting bureaus: Experian, Equifax, and TransUnion.  
Go online to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228 for further information.

**DID YOU KNOW?** For your convenience, you can make deposits at your Price Chopper Customer Service Counter (subject to our hold policy). The maximum deposit is \$4,000.

## Time to "Make Your Own" Club Account

Your Holiday Club has been transferred to your savings account (share one). If you currently have a Holiday Club you are able to deposit to the same one. If not, you should consider starting one now!

You can also start a "Make Your Own Club Account" with direct deposit for any purpose. We can identify it for you as the "Wedding Account," the "New Furniture Account," or almost any other designation. It's a great way to set money aside for that special something! Call us at 518-581-1201 ext. 3900 to open one today!

# Your Credit Union Deposits Are Insured By The NCUA

Your savings are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

The National Credit Union Administration, commonly referred to as NCUA, is the federal government agency that charters and supervises federal credit unions. NCUA also operates and manages the National Credit Union Share Insurance Fund (NCUSIF). Backed by the full faith and credit of the U.S. Government, NCUSIF insures the accounts of millions of account holders in all federal credit unions and the majority of state-chartered credit unions.

## Direct Deposit to Stewart's Federal Credit Union

Having your funds direct deposited to your Credit Union's savings or checking account is faster and safer than receiving it through the mail. Use the Credit Union's routing (ABA) number 021382642. Your account number is a 14 digit number located on the bottom of your checks and begins with 1041000... If you have just a share savings account, you may need to call the Credit Union to make sure you have all your account numbers correct.

Direct Deposit your funds at Stewart's Federal Credit Union. We want your business, and we will work to keep it!

## Having Credit Difficulties?

In recent months, we have had an increase of Members who have run into some credit difficulties. In many cases these issues are temporary and are able to be cleared up in a short period of time. In other cases, the problem is much more serious and involves long term solutions.

We would like to offer a few suggestions if you should find yourself in this kind of situation:

- If you feel there is a problem, do not delay in trying to find a solution. Many times people will delay seeking solutions because they feel it will resolve itself or they are too embarrassed to seek help. You are not alone!
- Contact your creditors as soon as possible to see if they can offer help in resolving the situation. It is impossible to offer help if your creditor is unaware of your situation.
- Borrowing funds to pay your current payments is almost always a no win situation. If you find yourself doing this, you need to step back and review your situation.
- Be careful of companies that say they will pay off your debts for a fee. These companies don't always deliver as promised.
- We suggest you contact the Consumer Counseling Service of Central New York. They will work with you to find the best resolution to your situation. In many cases, they do not charge, but if they do it will be on a sliding scale based on your income. Their telephone number is 518- 482- 2227. They can be found on the web at CreditHelpNY.org.
- You can always obtain a copy of your credit report, free of charge, at [www.annualcreditreport.com](http://www.annualcreditreport.com)

## October 1, 2008 RATE CORNER

### SAVINGS

Share 1.00% APY  
Club 1.00% APY

Share Certificates  
6 mos. 2.75% APY  
12 mos. 3.00% APY

### LOAN RATES

Used Car *Sale*	as low as	4.99%
New Car *Sale*	as low as	4.99%
Home Equity	as low as	6.00%
Recreation	as low as	6.25%
Personal	as low as	9.25%

Rates are Subject to Change.

## Holiday Closings

The Credit Union Staff gladly serves our members during normal business hours on all Federal Holidays in 2008 except:

Thanksgiving - November 27th  
Christmas - December 25th

## Call Me About...

(Circle all that apply)

A NEW ACCOUNT	A NEW LOAN
DIRECT DEPOSIT	ONLINE BANKING
A NEW ATM CARD	A NEW DEBIT CARD

E-STATEMENTS

Name:

Phone Number:

Best to call:

Return to: Stewart's FCU,  
P.O. Box 435 Saratoga Springs, NY 12866