

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

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

Spring 2008

Youth Month at the Credit Union!

May is Youth Month at our Credit Union! To celebrate we would like to give away some Great Escape tickets. We have 6 any day tickets and two season tickets. So, for our younger members (under 17) we want to offer the following:

- If you are a current member: Make a deposit of at least \$25 in May to enter our drawing
- If you are not a member: Become a member with a deposit of at least \$25 in May to enter our drawing

Phishing - Don't Get Caught!

By now, most home computer users are familiar with phishing, but for those who are not, let me take a moment and fill you in. A typical phishing email tells you that there has been a security breach on your credit, ATM, or debit card. It usually tells you that in order to get your card straightened out, you will have to click on this link. The link will take you to a site that looks just like your bank or credit union's website. They will then ask you to provide your card number, pin number, social security number, and other private information. The problem is... the site isn't really your bank or credit union. It is a fake site set up to obtain your personal information. How do you protect yourself? Simply do not respond. Remember, if you don't click on the link or call that phone number (even if it is a local area code) you protect yourself from the intended scam.

In fact, in a recent email scam, the scammer sent out emails to credit union members and the general public stating, "The National Credit Union Administration temporarily suspended your account due to fraud attempts." The email goes on to state, "To reactivate your account, call the toll free number" provided. The email was addressed as originating from the NCUA Region 1, Albany, New York office, and the phone number to call has an Albany area code.

The typical scam can use the internet and/or the telephone. It can also just use the telephone. The goal of the scam is to get the victim to call the specified phone number. You will be directed to provide personal information (card number, social security number, etc.). This may be by a live person, but more likely automated. The area code of the phone number may be the exact one used by your financial institution. Don't be fooled. It is very easy to obtain a phone number in almost any area code. It really doesn't matter what area you are in when you are actually making the phone call. In other words, I could easily use my phone in California, but have a 518 area code. How to guard against this scam? Make sure that when you call your financial institution, you are using a valid phone number for that business. In any case, keep our phone number handy. If you have any doubts or concerns, call us.

GO PAPERLESS!

With E-Statements you can view and print your statements online anytime, anywhere you have Internet access. Simply sign on to your Home Banking site, and click on the 'Statements' tab.

Member Benefits!

Our members know that they will receive benefits not found at most banks. The Stewart's FCU difference can be found in a variety of ways. Here are a few examples:

- No minimum balance requirements and no monthly fees on all share draft checking accounts!
- First box of checks on a new share draft account is free!
- Free EZPay bill payment!
- Free online banking!
- Free E-statements (to view your bank statements online)!

We also offer very competitive savings rates and loans. In March and April (and carried over into May), we are offering an auto loan sale with rates as low as 4.50% on new and used vehicles. We are even refinancing high interest auto loans held at other financial institutions!

Occasionally, as economic conditions require, we must review our rates and fees to keep your credit union strong and competitive in today's marketplace. To that end, we are able to bring you a great auto loan sale! We have adjusted our savings rates and selected fees. It is our commitment to offer the best banking services possible in a friendly, professional manner. A sincere thank you for choosing us as your credit union.

Schedule of Fees Adjustments (Effective May 15, 2008)

Non Sufficient Funds	\$25.00 per item
Stop Payment	\$15.00 each draft
ATM Fees	\$10.00 non-sufficient funds
Returned Deposit	\$15.00
Negative Account Collection Fee	50% of balance



**STEWART'S FEDERAL CREDIT UNION
IS NOW OFFERING DISCOUNT TICKETS TO
THE GREAT ESCAPE
PRICED AT \$24**

**TICKETS WILL BE AVAILABLE MAY 1ST
(DISCOUNT AVAILABLE TO MEMBERS ONLY)**

Stewart's Federal Credit Union 2008 Scholarship Recipients

Congratulations go to this year's Stewart's Federal Credit Union scholarship recipients Joshua Connor and Melissa Durfee. Each will receive a \$500 scholarship.

Joshua is graduating from Acorns to Oaks Home School and will be attending SUNY at Cobleskill. Melissa is graduating from Hoosic Valley High School and will attend Sage College of Albany in the fall.

In addition to the credit union's scholarship, Joshua was awarded an MVI scholarship for \$500. MVI is an organization of local credit unions. Stewart's FCU is a member of the organization. Thanks to all our applicants, and best of luck with your future educational endeavors.

May 1, 2008 RATE CORNER SAVINGS

Share	1.50% APY
Club	1.50% APY
Share (effective May 15)	1.00% APY
Club (effective May 15)	1.00% APY
Share Certificates	
6 mos.	3.00% APY
12 mos.	3.25% APY

LOAN RATES

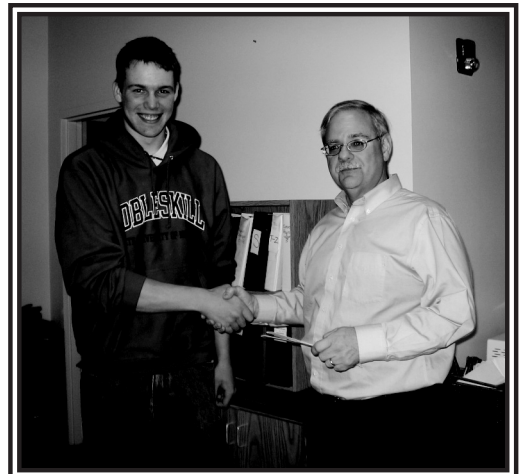
Used Car *Sale*	as low as	4.50%
New Car *Sale*	as low as	4.50%
Home Equity	as low as	6.00%
Recreation	as low as	6.25%
Home Improvement	as low as	9.25%
Personal	as low as	9.25%

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:

Memorial Day - May 26th
Independence Day - July 4th
Labor Day - September 1st
Thanksgiving - November 27th
Christmas - December 25th



John Bottisti, Stewart's FCU manager, congratulates Josh Connor, one of this year's scholarship recipients.