

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

Summer 2008

Stewart's Federal Credit Union Privacy Notice

Stewart's Federal Credit Union is owned by its members and run by a board of directors that you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at 518-581-1201 ext. 3900.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transaction and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these agreements, we may disclose all the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell information we provide them to other third parties.

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Stewart's Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Just A Reminder...

Our credit union will never ask you to provide any personal or unique identifying information such as account numbers, user ID, password, social security number, or any type of confidential information through an email or a link sent to you in an email. If you should receive an email that asks for such information directly or by referring you to a website or telephone number, do not respond. Instead, please call us at 518-581-1201 ext. 3900

Youth Month Drawing Winners!

Deposits made by our younger members during May were used as entries to our "Great Escape" drawing. Any deposit of \$25 made by our younger members and any new young memberships were entered into the drawing.

The following names were drawn:

Season Tickets:

Chris M
Madeline B

Single Day Passes:

Joclyn B Kayla S
Amanda L Tatum W
Megan C Richard T

Any members in the drawing that did not win were given a coupon for a free "Make Your Own Sundae" that can be used at any Stewart's Shop. Congratulations to all!

Membership Appreciation Day!

On June 17th we held our Membership Appreciation Day. Cupcakes and coffee in the morning, hot dogs, salads, and beverages were served later in the day. We held drawings and gave out our 25th Anniversary coffee cups. It was great to see so many of our members join us to celebrate credit union membership and 25 years of serving the financial needs of our members.



July 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 4.50%
New Car *Sale* as low as 4.50%
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:

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

Verifications of Members' Accounts

Stewart's FCU is conducting a routine verification of members' accounts and would appreciate your assistance. Please review your statements for June 2008. If you notice any discrepancies, please contact our Supervisory Committee at the following address:

Jeannine Pendergast
Stewart's Shops
P.O. Box 435

Saratoga Springs, NY 12866

If everything appears accurate, there is no need to contact us. Thank you for your help.



How easy is it to get mortgage financing with Stewart's FCU?

It's as if it grows on trees!!!

Through their partnership with MORPAC, Stewart's FCU provides the most comprehensive mortgage lending solutions in the marketplace today.

An expansive product line, partnered with superior service makes Stewart's FCU the ONLY choice when shopping for your mortgage.

*For information, or to apply, call:
(518) 581-1200*

Or visit:

www.stewartscu.org



Registered Mortgage Broker, NY, CT, & FL Banking Depts. "Loans arranged through third party providers."