

Mohawk Progressive Federal Credit Union

1760 State Street

Schenectady, NY 12304

518-372-0828 Fax: 518-374-1428

www.mohawkprogressivefcu.com



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. This by the National Credit Union Administration, a U.S. Government Agency.

August 2017

Credit Union HOURS

Monday—Wednesday

9:00 to 4:00

Thursday & Friday

9:00 to 5:00



Credit Union Membership

Give the gift that keeps on giving



Drive away with a better rate on your

Vehicle Loan

Simplify your life Direct deposit

Our online branch will put the Credit Union right at your fingertips



Make your dream home a reality with our Credit Union Mortgage Loan

Cover Your Accounts And Yourself With Overdraft Protection

Do you ever worry about how to keep your accounts, and your peace of mind, intact? Overdraft Protection from Mohawk Progressive FCU can help you gain the protection and stability you're seeking.

Along with zero monthly fees or balance requirements, a great perk of Mohawk Progressive's checking account is the free Overdraft Protection program. This eliminates the stress, fees, and embarrassment associated with overdrawing your account. Maybe it was a returned check or perhaps a declined Check Card - no need to worry when you're covered with Overdraft Protection. You can apply for an overdraft Line of Credit (LOC), aka a loan that's linked to your checking account. This loan allows for some extra protection. Necessary funds are transferred from the LOC loan directly into your checking account. Members who are interested in this must complete a loan application and qualify for the LOC. Limits from \$300 to \$2,000.

For more info on overdraft LOC services, or to apply, contact Mohawk Progressive FCU today and get the coverage you need for the confidence you want!



Online Branch Puts The Credit Union At Your Fingertips

While we are still delighted to see you when you stop in at the office, we know our schedule doesn't always match yours. But now whether it's 12:00 am or 12:00 pm, you can access your credit union account at our virtual branch. With just a few keystrokes here and a couple of clicks there, you can take care of business. You can check up on your checking account. You can transfer funds from share savings to checking or vice versa. You can confirm direct deposits as well as automatic payments. Our online branch puts the credit union at your fingertips anytime, anywhere you have online access. If you need help setting up your online account, give us a call or stop by. Once you've tried it, you'll wonder how you ever did without.

E-Step On Over To Our Online Services

In today's busy, tech-driven society, everyone is on the go - working, raising a family, socializing, going to school, traveling, sporting events, music lessons, you name it! There are meetings, to-dos, events, deadlines - the list goes on. Bottom line...we're mobile and we need a financial institution that's right there with us. Mohawk Progressive FCU recognizes this and has plenty of options for simple, anytime access to your accounts.

Easy, convenient financial management is just a search, click, and e-Step away! With our line of e-Services, members can do the following using their phone or computer, at any time, wherever they are:

- * Check account balances
- * Review transaction history
- * Transfer funds between accounts
- * Pay bills electronically (including editing pending payments)
- * Contact Mohawk Progressive for quick assistance
- * And more!

Our suite of convenient, secure e-Services includes:

- * Online Banking
- * Mobile Banking
- * Online Bill Pay
- * Automated Telephone Banking
- * e-Statements
- * Account Alerts
- * Direct Deposit
- * And more!

For details on these services and info on how to sign up, visit us online, at the credit union or give us a call today.



Drive Away With A Better Rate

If you're in the market for new wheels, the credit union can help you drive away with a better rate - even if the dealer appears to be offering an awesome deal. That's because this old adage applies: "What the big print promises, the little print taketh away." The splashy headline doesn't tell the whole story. "Not all buyers will qualify" means the advertised interest rate is available only to those with pristine credit. If you have any blemishes on your credit, you'll likely

pay a higher rate. "Available on select models" means the deal is valid for only a few vehicles - ones that may not meet your needs. Plus, with a pre-approved loan from the credit union you are in a much better bargaining position because you can shop like a cash buyer, getting the vehicle you want to buy, not the one the dealer wants to sell you. So before you set foot on the lot, contact the credit union so we can put you in the driver's seat.