

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.

February 2018

Credit Union HOURS

Monday—Wednesday

9:00 to 4:00

Thursday & Friday

9:00 to 5:00



Save the date—May 11th



Got New Auto Fever? Check Out Our Rates!

With sunnier skies, warmer days, and greener pastures on the horizon, many of us have caught that proverbial spring fever. Perhaps you're smitten by springtime but have four wheels, shiny paint, and the rev of an engine on your mind? You may have a case of new auto fever! If you want to ring in spring with a new ride, look no further than Mohawk Progressive FCU. Our low rates and unmatched service are the cure for what ails you!

With the high costs of purchasing and maintaining a new car or truck, you want to get the best deal possible on your financing, and Mohawk Progressive FCU can help. With your credit union's support when buying your next vehicle, you'll benefit from more bargaining power, lower rates, fast approvals, and quick turnarounds, plus:

- * Up to 100% financing of the vehicle's value plus tax and tags
- * Option for pre-approval
- * No monthly fees or prepayment penalties
- * Easy, convenient application process
- * Loan Payment Protection/Insurance
- * Personalized member service
- * Expert vehicle advisors
- * GAP Insurance
- * Extended Warranty Protection



Bring that new auto fever down along with your vehicle loan rates by relying on your friends at Mohawk Progressive FCU. Give us a call or stop in today for current rates and all the details.

18 Month Certificate Special

1.60% to yield 1.61%

\$1,000 Minimum Balance

Call For Details

See Website For Other Certificate Terms Available

The Importance Of Balancing Your Monthly Statement

It happens: You get an email alert your monthly checking account statement is available online or it arrives in the mail, but it's just not a convenient time to review it. You plan to do it later, but you never quite get around to it. That procrastination could prove to be a problem. By not reconciling the amount you think you have in your account, with what the credit union or other financial institution says you have, you could inadvertently overdraw your account. And unless you have overdraft protection, that could mean the embarrassment of a "bounced" check - costing you a return check fee from a merchant and an NSF (non-sufficient funds) fee from the credit union.

So when your statement arrives, take some time to ensure that the balance in your check register agrees with the statement balance. If it doesn't, look for:

- * ATM cash withdrawals or a check you may have neglected to record
- * Checks you wrote that have not been cashed or cleared
- * Debit Card purchases not recorded
- * Online Bill payments you may have not recorded
- * Deposits not recorded
- * A subtraction or addition error

If you still need help, contact the credit union for assistance at 518.372.0828.

Forgotten Accounts: Make A Transaction Today!

Your credit union understands account(s) go unused for different reasons. Maybe you have moved or you may have simply forgotten you had an account with us. When an account goes dormant (no withdrawals or deposits) for over a year, it is classified as a Dormant Account. Fees on the account(s) will be assessed after 12 months of inactivity for accounts with balances under a certain dollar amount. This fee will continue monthly until the balance in the account is zero and the account is closed, or the account has been reactivated. If after three years there is still a balance, the money remaining will be escheated to the state.

It's easy to avoid a dormant account and the related fees. Just make a deposit to the account, a withdrawal from the account, or transfer funds to or from the account at least once a year. Avoid becoming dormant; make your transaction today to keep your account active.



Moving On Up? Keep Us Up-To-Dated!

Along with bright flowers and blue skies, this coming spring may be bringing with it a move for you and your family. If you're relocating, don't forget to let us know. It's important for Mohawk Progressive FCU to always have your current info in order to keep you safe, secure, and informed. From monthly statements to newsletters and notices, we want to be sure you're receiving all current credit union correspondence. Always let us know about changes to your mail-

ing address, phone numbers, and email address.

For security purposes, be sure to submit any change of address requests directly to Mohawk Progressive FCU in writing. If you have questions, require further information, or need to obtain the necessary forms, please contact us at 518-372-0828 or stop by. Best of luck with your upcoming move!

