

Mohawk Progressive Federal Credit Union
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518-372-0828 Fax: 518-374-1428
www.mohawkprogressivefcu.com

Spring 2018

Credit Union HOURS

Monday—Wednesday
9:00 to 4:00
Thursday & Friday
9:00 to 5:00

Holiday Closings

May 28, 2018
Memorial Day

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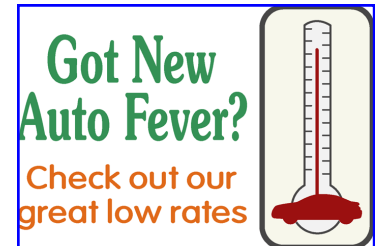


Got New Auto Fever? Check Out Our Low Rates!

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 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 the professionals at Mohawk Progressive. Check out our website or stop in any branch today for current rates and details.

The Date Is Set For May 11, 2018

Meet us for our 82nd Annual Meeting at the Latham Fire Department at 226 Old Loudon Road in Latham.

Stop In To Get Your Tickets For This Year's Annual Meeting!
Starting At 6:00PM. Join Us For Information, Election Of Officers, Fun, Food And Fellowship.
Tickets Are \$15.00 Per Member.
Call To Reserve Your Seat Today!
(518-372-0828)



Keep Track Of Your Credit

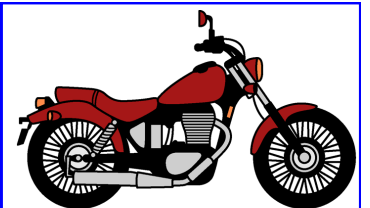
It's always been important to keep up with what's in your credit report and make sure it's accurate. But the disastrous data breach that lasted from May to July 2017 at Equifax, one of the three major credit reporting agencies, makes it imperative. If your vital personal information was hacked, you could be a victim of identity theft resulting in someone fraudulently opening accounts, filing taxes or making purchases in your name. You would have to spend many hours setting the record straight.

Your first line of defense is to request your free annual credit report from each of the three agencies, Equifax, Experian and Transunion. You can do so online, by phone, or by mail. Do not contact the credit reporting companies individually as they are providing free annual credit reports only through these three methods. To order, visit annualcredit-report.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form available at consumer.ftc.gov and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may order your reports from each of companies at the same time, or better, order your report from each one at a time every four months. This will allow you to more closely keep an eye on your report. By law you're allowed free reports every 12 months.

We've Got A Deal For Loans With Two Wheels

Is the roar of a Harley Davidson or the purr of a BMW calling your name? No matter what motorcycle you're yearning for, the loan you're seeking is just down the road at the credit union. If you're a new rider, your first stop should be a visit to the Motorcycle Safety Foundation's website: www.msf-usa.org. You'll find resources there to ensure you are off to a safe start. Experienced riders will benefit, too. There's information on how to refresh your skills. Then head to the credit union to get pre-approved for a Motorcycle Loan. With a pre-approved loan in hand, **rates as low as 1.99%**, you can shop like a cash buyer whether you are looking for a new bike or one that's new to you. A motorcycle is a fun way to explore highways and byways and an economical way to commute as well. Be safe out there and enjoy the ride.



We've got a deal for
Loans with two wheels

Alerts For Your Visa Debit or Credit Cards

Available for all members with either a Visa Debit or Credit card, special alerts to help protect your account from fraud. These alerts will notify you if any of the parameters you have selected for protection have occurred. Go to our website and click on the link for the type of card you wish to setup. We are very excited about this ser-

vice that will help to protect not only the balances in your checking account, but will also help to protect your credit. Please contact the credit union with any questions.



Do You Need A Financial Checkup?

Regularly assessing your financial health is just as important as getting your yearly physical. Here are some tips to get started:

1. Review your spending. Take a look at your checking account, credit card and other statements and tally your expenses. Keep it simple by using broad categories like housing, food, transportation, entertainment, and so on, but don't forget bills you pay annually or semi-annually, like insurance and taxes.
2. Assess whether you can reduce your expenses. For example, if you are paying 18 percent APR, or even more on your credit cards, check with the credit union about a Consolidation Loan. If your cable bill is soaring, consider streaming services that can cost as little as \$5 per month. Call every expenditure on the carpet. Are you paying for something that really provides value or would you really not miss it if it were gone?
3. Take a look at your savings and investments. Keep the SLY principle in mind. SLY stands for safety, liquidity and yield, and you should evaluate your holdings in that order: safety first, liquidity second and yield third. Be sure you have enough money in insured accounts that you can access quickly to cover immediate or emergency needs before you invest in somewhat riskier investments that may take time to recover from market losses.

Online Branch Puts The Credit Union At Your Fingertips

Our online branch puts the credit union at your fingertips anytime, anywhere you have online access. If you need help

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



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.



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.

Current Rates—**AS LOW AS**

**New Auto/Truck/RV/Boat/Motorcycle
100% Financing—If Qualified***
24 months - 1.99%
36 months - 2.49%
48 months - 2.75%
60 months - 2.75%
72 months - 3.00%

New RV/Boat—100% Financing—If Qualified*
84 months - 4.00%
120 months - 4.50%
180 months - 5.00%

**Used Auto/Truck/RV/Boat/Motorcycle
100% NADA Retail Value—If Qualified***
24 months - 2.75%
36 months - 3.00%
48 months - 3.25%
60 months - 3.50%
72 months - 3.75%

**(Used RV/Boat—100% Financing NADA
Retail Value—If Qualified***
84 months - 4.25%
120 months - 5.00%
(*Minimums May Apply)

**New/Used Untitled Vehicles (i.e. Jet Skies,
Snowmobiles, 4 Wheelers, etc.)**
Up to 36 months - 6.25%

Personal Loans

Up to 72 months - 6.25%

30% Share Secured/Personal Loan

Up to 72 months - 3.75%

Share Secured Loan

Up to 120 months - 2.25% above earned rate

Certificate Secured Loan

Up to 120 - 2.00% above earned rate

Back to School Loans

Up to 24 months - 4.74%

Vacation Loans - \$3,500 Maximum

18 months - 4.74%

Holiday Loans - \$2,500 Maximum

12 months - 4.74%

Available October-January

Overdraft Loans - \$2,000 Maximum

Revolving term - 12.75%

Stock Secured Loans

Up to 60 months - 7.15%

Visa Credit Cards

Visa Gold - 9.75% - Intro Rate 6.25%

Visa Classic - 11.75% - Intro Rate 6.50%

Home Equity Loans (Fixed Rate)

Can have loan to value up to 80%

60 months - 3.25%

120 months - 4.25%

180 months - 4.75%

Home Equity Visa Credit Card

Line of Credit

Current Rate - 5.00%

Mortgage Loans

Up to 15 years - 3.625%

Up to 20 years - 3.875%

Up to 30 years - 4.125%

All Rates Subject To Change

DOES YOUR RETIREMENT MATH ADD UP?

When it comes to retirement, it's all about the numbers—how much money you'll need and how much you're saving to get there. Find out your retirement numbers with this five-minute calculation. With the right information, you can move ahead and plan with confidence.

**Need your numbers?
Contact us today to learn more.**



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