

**Mohawk Progressive Federal Credit Union**  
**1760 State Street**  
**Schenectady, NY 12304**  
**518-372-0828 Fax: 518-374-1428**  
**www.mohawkprogressivefcu.com**

**Autumn 2018**

**Credit Union HOURS**

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

**HOLIDAY CLOSINGS**

**November 12, 2018**  
**Veteran's Day**  
**November 22, 2018**  
**Thanksgiving Day**  
**December 24, 2018**  
**Close Early at Noon**  
**December 25, 2018**  
**Christmas Day**  
**January 1, 2019**  
**New Year's Day**

pay less over time by refinancing your  
**VEHICLE LOAN**  
 stop by your Credit Union today

*Drive down your payments*

Whether your home or away  
 your paycheck will be there with  
**DIRECT DEPOSIT**

Tap into the value of  
 your house with a  
**HOME EQUITY LOAN**

**Plan Ahead This Season With A Holiday Loan!**

Did you find yourself a bit short on cash last holiday season? Are you looking for an affordable way to plan ahead for this year and cover the extra costs that the winter season brings? A Holiday Loan from Mohawk Progressive may be your answer!

From gifts, to travel expenses, year-end bills, and holiday entertaining, expenses can quickly accumulate. Let your Holiday Loan ease the burden. Low rates, as low as **4.74%**, along with flexible terms and payment options will help take the worry out of funding the holidays, giving you more time to enjoy the spirit of the season.

Be holiday-ready by applying for your Holiday Loan now! To complete and application, visit us online at:

[www.mohawkprogressivefcu.com](http://www.mohawkprogressivefcu.com), call 518.372.0828 or visit the credit union office.



**Drive Down Your Payments - Refinance Your Vehicle Loan With Us**

You love your new wheels. The monthly payments? Not so much. It may be time for a do-over. Bring your vehicle loan paperwork to the credit union and we'll help you figure out if refinancing your loan here is in your best interest. For example, we may be able to reduce the annual percentage rate you are paying on your loan, either reducing your payment or helping you pay the loan off faster. That means you'll pay less over time and the total price will be reduced. At the credit union, we're here for you. Give us a call to find out how you can save the credit union way.

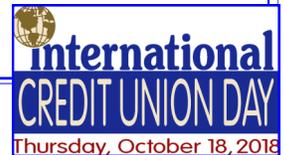
**Let e-Services Simplify Your Life**

Your credit union is at your fingertips when you sign up for electronic services. Once you enjoy the convenience, you will wonder how you ever lived without them. When you receive your account statements electronically, you won't have to worry about forwarding your mail if you're away or a thief raiding your mailbox. We'll send you an email alerting you when your statement is ready, and you can then check it out at your convenience. E-statements save trees, too!

You also can save a trip to the credit union when you use our online branch: You can transfer funds, make a loan payment, check your balance, pay your bills - all on your schedule, not the credit union's schedule. Just scroll on over to our website to log on and complete your safe and secure transactions. Give us a call.

Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- \* Place outgoing "snail mail" in a secure mailbox. If you don't have a locked mailbox, pick up incoming mail as soon as possible.
- \* Pay close attention to billing cycles. If a bill doesn't arrive on time, it's possible an identity thief has stolen it.
- \* Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- \* Place passwords on bank, credit card, and phone accounts. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- \* Keep your information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection - update it regularly.
- \* Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.
- \* Shred documents that you no longer need, including credit card applications, insurance forms, health forms, and billing statements.
- \* Store private documents in a secured location.



### Happy Birthday International Credit Union Day!!!

Thursday, October 18th is International Credit Union Day, and this year is the 70th anniversary of the celebration of the credit union difference. Since 1948, the third Thursday of October has been set aside to recognize the role credit unions play in improving the lives of their members. From Australia to Zimbabwe and everywhere in between, credit unions are marking this year's [ICU Day theme]. It's a day to look back, look around and look ahead as we honor our past, take stock of the present, and prepare for the future. It's also a great day to say "thank you" to you, our member-owners, for your participation in the credit union, your non-profit financial cooperative. As you take advantage of all the benefits of belonging, you're not only helping yourself, but helping your fellow members. That's the reason credit unions exist, and that's worth celebrating.

### 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 service 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.



## Share The Benefits Of Credit Union Membership

Friends don't let friends, nor their family members, pay too much for financial services. That's why you'll want to share with them the benefits of belonging to the credit union. Here's where they will not only find competitive rates on savings and loans, but a variety of products and services to help them manage their personal finances. While for-profit financial institutions have their shareholders to answer to, the credit union is a not-for-profit financial cooperative that exists only to serve its members. So please pass the word about the credit union difference. Your friends and family will thank you for helping them discover that difference and how it can help them achieve their financial goals. For more information about sharing the benefits of membership, visit our website or contact the credit union.

Share the benefits of  
**CREDIT UNION**  
**MEMBERSHIP**

### Need A Notary?

If you need a document notarized, stop by the credit union and let us help. A notarized signature is used to help prevent fraud. You'll need to provide identification - a driver's license or state-issued id, military id, passport, or resident alien identification (green card). In addition to confirming your identity, a notary also helps ensure you are not signing a document under duress. Typical documents requiring a notary to witness a signature are those that transfer the assets of one person to another, including wills, deeds and trusts, and medical documents, such as living wills. A power of attorney is another legal document that needs a notary witness. Our **fee-free** notary service is just one of the ways we help you get your personal and financial affairs in order. Call for an appointment.

**Notary Service**  
Available at the Credit Union



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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 **LPL Financial**