

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.

January 2019

Credit Union HOURS

Monday—Wednesday

9:00 to 4:00

Thursday & Friday

9:00 to 5:00

Holiday Closings

February 18, 2019

President's Day

Visit Your CU
Online Anytime

11:45 pm



Teach your children the value of money



No time to stop by? Scroll on over and apply for a

**LOAN
ONLINE**

Certificates of Deposit Available

Mohawk Progressive FCU is offering the following CD rates for a limited time with a minimum balance of \$1,000. Current Rates:

<u>Term</u>	<u>Rate</u>	<u>APY</u>
6 Months	1.50%	1.51%
12 Months	1.75%	1.76%
24 Months	2.25%	2.27%
36 Months	2.55%	2.57%

**SPECIAL 18 MONTH CERTIFICATE WITH A
MINIMUM BALANCE OF \$25,000
RATE—2.80% APY—2.83%**

Early withdrawal penalties may apply.

Call or stop by the credit union
for all the details.

518.372.0828



Alerts For Your Visa Debit or Credit Card

Available for all members with either a Visa Debit or Visa Credit card, it's important for you to set up special alerts on your cards to help protect your account from fraud. These alerts will notify you if any of the parameters you have selected for protection have occurred.

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.

**STAY INFORMED,
DETECT FRAUD**
VIA TEXT OR EMAIL.
SIGN UP TODAY!



Why You Should Get Your Free Annual Credit Report

As data breaches and identity theft become increasingly common, it's more important than ever to keep tabs on your credit. By law, every 12 months you're entitled to a free credit report compiled by the three credit reporting agencies. The three agencies - Equifax, Experian, and TransUnion - have set up a central website, a toll-free telephone number, and a mailing address through which you can order your report. For your free report, do not contact the credit reporting companies individually.

To order, visit www.annualcreditreport.com or call 1-877-322-8228. Or, complete the Annual Credit Report Request Form available at www.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 agencies at the same time, but by ordering your report from each of them one at a time, you can space out your requests over the 12-month period. This way, you will get more up-to-date information. Annualcreditreport.com is the only website through which you can access your mandated free report. Be wary of other sites that appear to offer a "free" report. It's likely they are a scam, or trick you into paying a monthly fee once a trial period expires.



Tax Time = Financial Checkup Time

Don't file that folder stuffed with all of your tax-time documents just yet. With many of your money-related items in one spot, it's the perfect time for a financial checkup. Start by taking an inventory of your assets: share savings and certificate accounts, any mutual funds or stocks, savings bonds, vehicles, home and so on. Then determine your liabilities: credit card balances and any loans. Now examine your expenses: Are there areas where you can cut back? For example, are you eating out often? Are you paying a high interest rate on a credit card? Is it time for a Credit Union Consolidation Loan or a balance transfer? Look on the income side as well. If you are receiving a big tax refund, it likely means you are withholding too much. No reason to give the government the use of your money all year! Remember, a yearly financial checkup is as important to your financial fitness as an annual visit is to your doctor is to your physical health.



Are You Tired Of Receiving Paper Statements

Simplify your life and cut the clutter with "free" e-Statements from your credit union. They are convenient and secure. e-Statement Benefits: * Free, faster, and secure * An email notification will be sent when your monthly statements become available * Immediate online access to review, download and, if you wish, print your statements * Access current and past e-Statements * By removing the paper

trail, you reduce the chance of mail fraud or identify theft * You gain more flexibility and security in managing your accounts

Whether you want to save time, save a tree, or just get organized, e-Statements are the answer. Sign up today to reduce your carbon footprint and go paperless. Give us a call 518.372.0828.

