

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 2019

Credit Union HOURS

Monday—Wednesday

9:00 to 4:00

Thursday & Friday

9:00 to 5:00

Visit Your CU Online Anytime

11:45 pm

Credit Union **Share Certificates**
We offer a secure way to grow your money

SAVING is cool for kids!

Teach your children the value of money

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

Have you **Moved?**
Please keep your Credit Union updated

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

SHARE CERTIFICATES
An alternative way to save money

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!



Let Us Help Finance Your Dream Home

Are you thinking about buying a new home in the near future? If so, you may want to make that move sooner than later. With rates on the rise, many prospective homebuyers want to lock in the current rates before they jump again. Whether you're a first-time buyer or experienced owner, Mohawk Progressive FCU is here to help you make your dream home a reality by providing a great rate along with the guidance, care, and personalized service that our members have grown to expect.

The mortgage professionals we use will help you confidently navigate the home buying process.

If you're in the market Progressive FCU as a trusted information and guidance from armed with the knowledge and home, affordably and sensibly. call. We will put you in contact professionals and on the road to



for a home, look to Mohawk resource. With some insider in-your credit union, you'll be tools to finance your dream Get started today by giving us a with our mortgage lending pro-your new home.

We've Got The Best Vehicle Loan Rates In Town

Spring is just about here, and so is that new car itch! While we love the sound, smell, and feel of a new car, most of us don't care for the expenses and stress of paying for that new set of wheels. Luckily for you, Mohawk Progressive FCU has taken much of the guesswork and worry out of buying your next vehicle. Say goodbye to the days of scouring the Internet or going from dealership to dealership searching for the cheapest prices. With some of the lowest rates around and expert car-buying services, your credit union can help you find and finance the car you want at the price you want.

By joining forces with your friendly neighborhood credit union in the search for your next vehicle, you'll not only benefit from ultra-low rates, quick approvals and turnaround, amped up bargaining power, but so much more.

For current rates and details, stop in or give us a call.



Your Credit Union has the best **Vehicle Loan Rates** in town

Have You Contributed To Your IRA? Deadline Approaches

Tax Day 2019 is right around the corner, but there's still time to make your 2018 tax year contribution to your IRA. For a Traditional IRA, the annual contribution limit for 2018 is \$5,500 or \$6,500 if you're age 50 or older. Your Roth IRA contribution amount is based on your filing status and income. If you or your spouse work at a company that does not offer a retirement plan, your contribution to a Traditional IRA is tax deductible. The amount you can deduct if you or your spouse are covered by a retire-

ment plan may be limited. Your income level is also a factor. Roth contributions are not deductible, but qualified distributions are tax-free. For complete information, review IRS Publication 590-A available at www.irs.gov, and then visit the credit union to open or add to your account. April 15th is the deadline, but the sooner you make your contribution the more interest you'll earn over time.

