

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

Spring 2023

Credit Union
HOURS



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

Holiday Closing
 May 29, 2023
 Memorial Day

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Thank you for being a CU
Member

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 * Option for pre-approval * No monthly fees or prepayment penalties * Easy, convenient application process * Loan Payment Protection/Insurance * Personalized member service * 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 today for current rates and details.

Alerts For Your Visa Debit Or Credit Card

Still haven't signed up for Alerts on your Debit or Credit Card? Now, more than ever it is important that you keep track of the transactions on your cards. Available for all members with either a Visa Debit or Visa Credit card, you can 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. This service will help to protect the balances in your account. With debit and credit card fraud being so prevalent, adding this protection will keep losses to a minimum. Please let us know if you have any questions. Give us a call to setup today.



The Importance of Balancing Your Monthly Statements

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

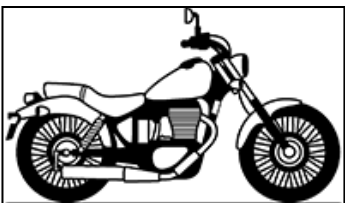
**Avoid (NSF) fees by
Balancing your
Monthly Statement**

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

Kick Start Your Open Road Adventure With A Loan From MPFCU

Ready to hop on that Harley or getaway on a Gold Wing? If you are new to two-wheels, make your first stop the Motorcycle Safety Foundation's website, msfusa.org. The Foundation offers an online course to get you started and then can point you to a local MSF Basic Rider Course where you can receive hands-on instruction. There are also refresher courses that help you sharpen your skills and get an insurance discount.

Then check out the rates and terms on a Motorcycle Loan credit union. When you apply for When you approved, the flexi-shop for the on your two-wheels, whether you are buying new or pre-owned. Call, click or stop by the credit union, then enjoy the ride.



**We've got a deal for
Loans with two wheels**

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 Mohawk Progressive Federal 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 www.mohawkprogressivefcu.com or contact the credit union at 518-372-0828.

Always Here For You!

On The Move? Keep Your Information Current With The CU

Whether you're headed to a vacation home for the winter or pulling up stakes for a new place, keep the credit union in the loop. Let us know your new address. If it's a seasonal move, we want to make sure any debit or credit cards will be accepted while you are away. As a safety precaution, the use of a card in a new location may trigger the account to be frozen. Save yourself any embarrassment and frustration of your card being declined by notifying us of the dates you plan to be away.

If it's a permanent move, there's no need to discontinue your membership. With our many electronic services, you can still have the credit union at your fingertips. But please advise us of your change of address so that we can keep your account information up-to-date.



As soon as you know your new address, please give us the following information.

Your Name	Print or type - Last Name, First Name, Middle Initial	New Area Code and Telephone Number
Old Address	Address City, State and Zip Code	
New Address	Address City, State and Zip Code	
Sign Here	Date new address in effect	Account No.(s)

Share the benefits of CREDIT UNION MEMBERSHIP



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	- 2.25%
36 months	- 2.75%
48 months	- 3.25%
60 months	- 3.25%
72 months	- 3.50%

New RV/Boat—100% Financing—If Qualified*

84 months	- 4.50%
120 months	- 5.00%
180 months	- 5.50%

Used Auto/Truck/RV/Boat/Motorcycle 100% NADA Retail Value—If Qualified*

24 months	- 3.00%
36 months	- 3.25%
48 months	- 3.75%
60 months	- 4.00%
72 months	- 4.25%

Used RV/Boat—100% Financing, NADA Retail Value—If Qualified*

84 months	- 4.75%
120 months	- 5.50%

(*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 - 6.00%

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 - 4.75%

120 months - 5.00%

180 months - 5.25%

Home Equity Visa Credit Card

Line of Credit

Current Rate - 6.25%

Conventional Mortgage Loans

Up to 15 years - 5.750%

Up to 20 years - 5.875%

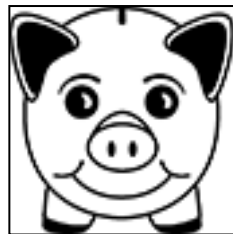
Up to 30 years - 6.250%

All Rates Subject To Change

Fun Ways To Get Your Kids To Save

It's never too early (or too late) to teach your kids how to save money. Whether they're toddlers, teens or in between, there are smart ways to help kids shape future financial habits. If they're on the younger side, you can train your kiddos early-on to appreciate the value of money. If they're a bit older, there are still strategies for modifying their behavior and outlook - it may take some hard work but will be worth it in the end. Regardless of their age, the key is to keep money matters fun and simple for your little (and bigger) ones! Read on for some valuable tips:

1. Lead by example - Our kids see us using money every day but we rarely talk about it with them. As you go about your daily activities, explain how many things we do cost money. Try to use cash rather than credit or checks to instill a concept of real money rather than an abstract notion of it. Give weekly allowances and stick with it so they don't get the feeling that money promises should be broken. Plus, they'll look forward to "getting paid" for good behavior and seeing their money grow.
2. Have a safe place for saving at home - Designate a special piggy bank or use individually labelled envelopes or jars. Your child can draw pictures on them of what he or she wants. Explain to them that some things take a little more time to save for than others (example, a book versus a bike).
3. Let kids play with money - Have them count their own money to learn what coins and dollars are worth. Play money-themed games to help kids learn financial concepts like planning and budgeting. Some classic board games include Monopoly, Payday, and The Game of Life.
4. Donate - Teach youth that saving money isn't just about buying things. You can donate to charities and other causes that are meaningful to you, to give back and help others. Better yet, get the whole family involved by helping out in the community - clean a local park, volunteer at a soup kitchen or animal shelter, etc.
5. Visit the credit union - hawk Progressive Federal there talk to your child terest. Pick up a newslet-activities, check out the them use the ATM with



Fun ways to get
your children to
SAVE

Open a Share Account at Mo-Credit Union. Have someone about saving and earning inter, get info on upcoming kids coin counting machine, and let you.

CU Notary Services For Your Convenience

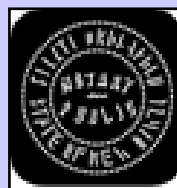
If you're in need of a notary, look no further than your friendly neighborhood credit union. Mohawk Progressive FCU offers a variety of notary services including:

* Birth records * Real estate transactions * Contracts * Powers of attorney * And more!

With an on-site Notary Public, we provide an impartial, state-licensed, and legal witness for the signing of your personal document(s); complete with their own signature and notary seal.

Simply bring a valid photo ID and documents to the credit union in order to take advantage of this convenient, affordable service. Notary services are available to members at the low cost of **nothing** or **\$0.00**.

Ensure a hassle-free notary experience by calling ahead at 518.372.0828 for the hours our notary will be available.



Notary Services

Available at your Credit Union