



# CONSUMERS FEDERAL CREDIT UNION

Credit Union News Fall 2018

## Fall in Love with your savings again...

### CERTIFICATE OF DEPOSIT

Term	APR	APY
1 Year (12 months)	1.25%	1.26%
2 Year (24 months)	2.30%	2.32%
3 Year (36 months)	2.40%	2.42%
4 Year (48 months)	2.45%	2.47%
5 Year (60 months)	2.75%	2.78%

\* All certificate of deposits have a \$500.00 minimum deposit. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

### Found a better rate? No worries... We can match it!

Restrictions Apply.

\* Annual Percentage Rates are as of 9/1/2018 and applies to the initial term of a new certificate. We will match verified 24 - 60 month certificate rates and terms that you bring us from any federally insured U.S. branch bank or credit union. You must maintain the certificate for the entire term. If you withdraw your funds early, your certificate rate will revert to the similar certificate term and rate offered by Consumers Federal Credit Union at the time the new certificate was opened. Other penalties for early withdrawal also apply. We may limit the amount you deposit in one or more certificate. This offer may be withdrawn without notice. Additional restrictions may apply.

For more information, contact Consumers Federal Credit Union at 718-266-2204 or [customerservice@consumersfcu.org](mailto:customerservice@consumersfcu.org)





## Need to know your account balance?

### Use our **FREE Online Banking!**

- Check your account activity
- Avoid Overdraft fees and returned items
- Transfer funds between your accounts
- Pay Bills
- Access statements and checks
- See pending items, and much more...

Contact us today to help you set up your online banking!

425 Neptune Avenue, Brooklyn, NY 11224  
Tel. (718)266-2204  
Fax (718)266-1976  
Email: [customerservice@consumersfcu.org](mailto:customerservice@consumersfcu.org)  
Website: [www.consumersfcu.org](http://www.consumersfcu.org)

## **RATE UPDATE**

### **Our loans rates have CHANGED!**

Mortgage Fixed Rates as low as **3.99%APY**

Business Fixed Rates as low as **4.99% APY**

Contact us at [loans@consumersfcu.org](mailto:loans@consumersfcu.org) or  
718.266.2204 ext. 4 to find out more!

*Congratulations*



**Travis Miskowitz, CFO, and  
Shari Umland, Executive Director**

They received their Notary Public License.  
Take advantage of our **FREE** notary services!

### **Board of Directors**

Marvin Bader CPA, Marla Cohen,  
Rev. Robert Rowe, Stephen Jacoby, and  
Dr. Jonathan Rose

### **Supervisory Committee**

Michael Lotz, Christopher Chu and  
Emily Rowe-Smith

### **Holiday Closing Dates**

October 9-Columbus Day	November 24- Day After Thanksgiving
November 12- Veterans Day	December 25- Christmas Day
November 23- Thanksgiving Day	

### **Member Feedback**

*I love Consumers! The staff are very helpful and knowledgeable. They really helped me in a time of need. I couldn't have asked for a better service"*

**-S.F.**

