

# The COURIER

FROM:

**Local804**   
Federal Credit Union  
Your Journey Starts Here

DELIVERING VALUE FOR THE MEMBERS OF LOCAL 804 FEDERAL CREDIT UNION

*Summer 2023*



#### BOARD OF DIRECTORS

Myles Dunn, Chairman  
Troy Manke, Vice-Chairman  
Rocklyn Webster, Treasurer  
Howard Hom, Secretary  
Owen Ford, Member

#### SUPERVISORY COMMITTEE

Owen Ford, Chairman  
Lawrence Grant, Member  
Chris Williamson, Member

#### LOCAL 804 FEDERAL CREDIT UNION STAFF

Ysemmy Abood, CEO/CFO  
Laura Maria, COO/Loan Officer  
Myles Dunn, Member  
Services Specialist  
Erica Medina, Member Services  
Isaac Roldan, Collections

#### BRANCH INFORMATION

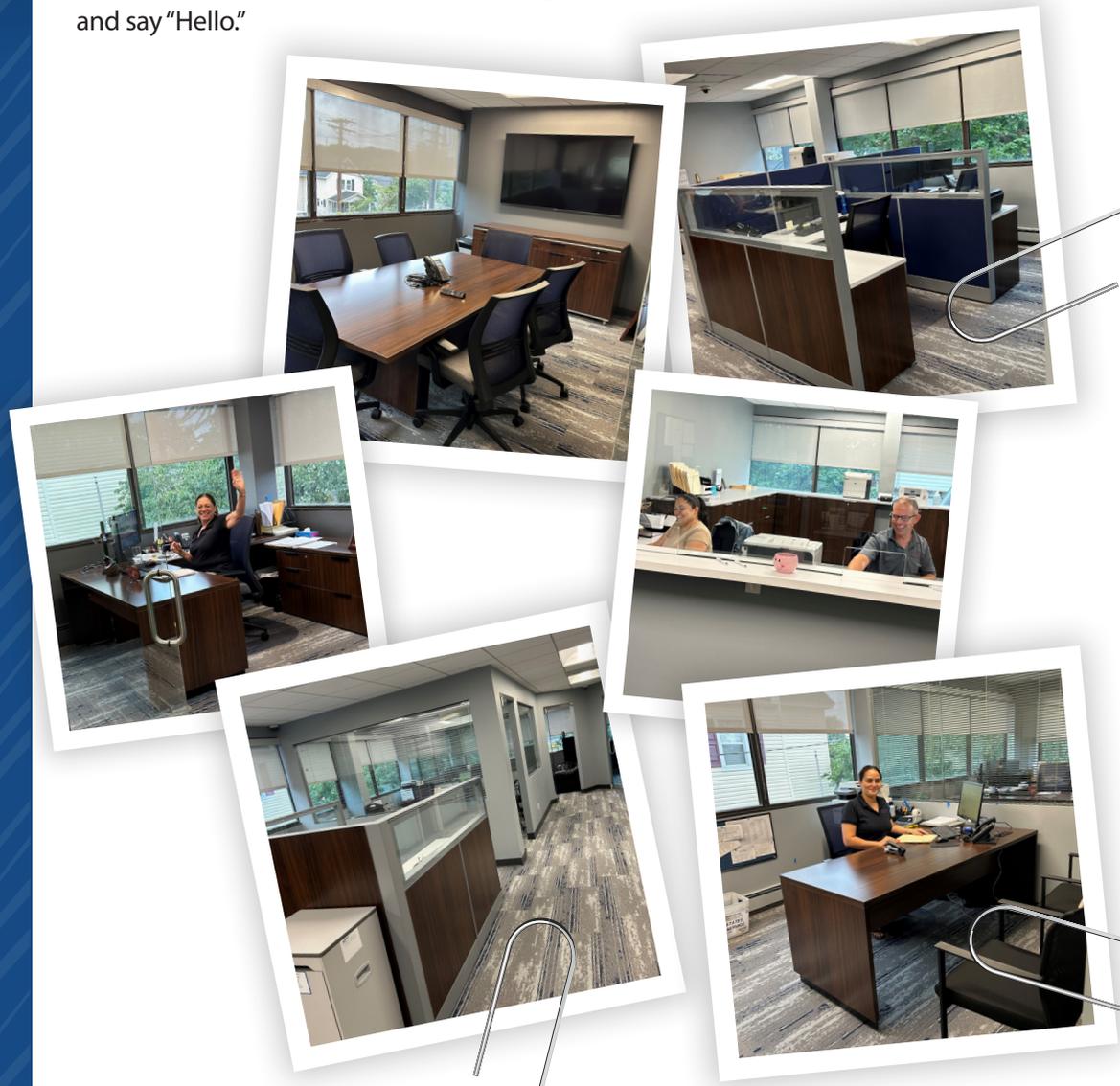
44 South Bayles Avenue, Suite 204  
Port Washington, NY 11050  
(718) 878-4624  
[www.cu804.org](http://www.cu804.org)  
[info@cu804.org](mailto:info@cu804.org)

#### HOURS OF OPERATION

Monday through Thursday  
8am – 4pm  
Friday  
8am – 3pm

## WELCOME TO OUR NEW BRANCH!

It was totally worth the work and the wait. The new branch is ready and we're all moved in. Check out these photos! If you get the chance, stop by, take a quick tour, and say "Hello."



[Facebook.com/Local804FCU](https://www.facebook.com/Local804FCU)  
[twitter.com/local804fcu](https://twitter.com/local804fcu)

# GIVE YOUR FINANCIAL LIFE A BACK-TO-SCHOOL BOOST

*with a Local 804 FCU Visa® Platinum Credit Card*



The Local 804 FCU Visa® Platinum Credit Card allows you to buy what you need with the power of Visa, boost your credit with timely payments, and reduce debt when you transfer high-interest balances over to your card. Plus, this card has no annual fees, 24/7 secure online account access, and worldwide acceptance and security. You can even choose the Visa® Platinum with Rewards card and earn points for every dollar you spend. Then redeem those points for merchandise or travel.

Both cards give you more, including:

- 0% APR on balance transfers for 6 months
- 0% to 1.99% introductory APR for the first 6 months
- \$10,000 credit limit with no over limit fee
- Credit Disability and Life Insurance available

APPLY NOW 

APR = Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. All loans subject to approval.



# FINANCE YOUR BACK-TO-SCHOOL PLANS\*

*with a Local 804 FCU Personal Loan*

Whether it's vacation plans, a home remodel, or debt consolidation, a Local 804 FCU Personal Loan gives you the money to make it happen. Borrow up to \$25,000 and you could have up to 60 months to pay it back. Apply online or call 718-878-4624.

\* APR = Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. All loans subject to approval.

APPLY NOW 

# FREE FINANCIAL EDUCATION

Who can help? If you are uncertain about which options might work best for you, or how to put a plan into action, give a financial coach a call. The call is free and confidential. The coach will review your situation and provide recommendations to improve your financial state of affairs. Call your dedicated toll free number or book an appointment online at your KOFE portal.



## BACK-TO-SCHOOL BUDGETING TIPS FOR PARENTS

It's time to start preparing for the upcoming school year. We understand that managing your back-to-school expenses can be a challenging task. Read on for valuable tips and ideas to ensure your children's smooth transition back to school.

**Inventory and Reuse:** Before hitting the stores, take stock of the supplies you already have at home. Check if any leftover items from the previous school year can still be used. This way, you can avoid unnecessary purchases and save money.

**Create a Budget:** Set a budget for your back-to-school expenses and stick to it. Determine how much you can comfortably spend on items such as stationery, backpacks, uniforms, and other necessary supplies. Planning will prevent overspending and help you prioritize your purchases.

**Shop Smart:** Look for sales, discounts, and promotions offered by local retailers. Compare prices online and in-store to find the best deals. Additionally, consider joining community groups or online forums where parents exchange information about discounts or second-hand items.

**Second-Hand Options:** Explore thrift stores, consignment shops, or online marketplaces for second-hand school supplies, clothing, and books. Many items are still in excellent condition and can be purchased at a fraction of the original cost.

**Set Priorities:** Focus on purchasing the most essential items first, such as notebooks, pens, and backpacks. Non-essential items can be bought later if your budget allows.

**Meal Planning:** Preparing meals in advance can help save money and time during hectic school days. Plan your meals for the week, create a shopping list, and look for affordable and nutritious options. Packing your children's lunches can also be a cost-effective alternative to buying meals at school.

**Community Resources:** Check if there are any community programs or organizations helping with back-to-school supplies. Local charities, nonprofits, or churches often have initiatives to support families in need.

**Reusable Supplies:** Encourage children to use reusable supplies like water bottles and lunch containers. This reduces waste and eliminates the need for disposable items, which can be costly in the long run.

**Financial Literacy:** Take advantage of the back-to-school period to teach your children about budgeting and the value of money. Involve them in the budgeting process and help them understand the importance of making informed purchasing decisions.

**Open House Events:** Attend school open house events to learn more about the required supplies and any specific guidelines. This will ensure you purchase the correct items and avoid unnecessary expenses.

Remember, providing your children with everything they need without breaking the bank is possible. Planning and making wise choices can set a positive example of financial responsibility for your family.





## BEWARE OF CREDIT UNION IMPOSTERS

The more you know about fraud the less likely you are to become a victim. Please be aware that Local 804 FCU will not call or send texts asking you to provide, update or verify your personal or account information, such as passwords, Social Security numbers, personal identification numbers (PINs), credit or debit card numbers.

LEARN MORE ▶

## HOLIDAY CLOSINGS

### Labor Day:

Monday, September 4

### Columbus Day:

Monday, October 9

### Veterans' Day:

Friday, November 10 (Observed)

Federally insured by NCUA



## SAVE \$1 EVERY MONTH

*when you switch to E-Statements*

There are a long list of good reasons to make the switch from paper to electronic statements. Yes, E-Statements are instantly available every month so you don't have to wait days for them to arrive in your insecure postal mailbox. But you also have around-the-clock access to 24 months of prior statements, as well as downloads of your 1099 and 1098 tax forms. But the best reason is the \$1 per month savings. When you choose E-Statements, we'll remove the printing and mailing charge from your account.

Want help making the switch? Give us a call at (718) 878-4624.

LOGIN TO ONLINE BANKING ▶

## ADD SECURITY TO YOUR MONTHLY BILLS

*with online Bill Pay*

Are you still writing checks for your monthly bills then paying for postage? Give yourself a break, save some money, and add some security to your monthly bills with Bill Pay, available in Online Banking.

This online innovation allows you to pay anyone or any company electronically. No stamps or worry needed.

With your Local 804 FCU checking account, you have access to Bill Pay. Just login to Online Banking and select Services. Then select Bill Pay. Complete the Bill Pay Form to add Bill Pay to your Online Banking options.

LEARN MORE ▶

