

ARFCU SERVICES

SAVINGS PLANS

- Share savings accounts:
 - \$5 minimum balance
 - All accounts over \$10 earn interest
- Share draft (checking) accounts
- Business checking accounts
- Savings clubs:
 - Christmas
 - Tax
 - Vacation
- Share certificates:
 - \$500 minimum for adults
 - \$250 minimum for children
 - Terms from 90 days to 5 years
- Children's Fun Zone saving program for members aged 1-13
- Young Adult accounts for members aged 14-17
- Senior Young Adult accounts for members aged 18-22
- Share 15 savings accounts earn higher interest rates, tiers based on balance
- Savings bonds
- IRAs:
 - Regular shares
 - One-year certificates
 - Two-year certificates
- Health Savings Accounts *Coming soon!*

LOANS

- Personal signature loans
- Share/certificate secured loans
- Business Purpose loans
- Mortgages
- Home equity lines of credit
- New vehicle loans
- Used vehicle loans
- New toy loans
- Used toy loans
- Personal lines of credit
- Consolidation loans
- Apply online at www.adkcreditunion.com

OTHER SERVICES

- Bank checks
- Money orders
- American Express Travelers Cheques
- Wire services
- Relationship pricing with savings and loan rate advantages
- Notary service
- Life insurance
- Discounts on getaways
- Auto insurance
- Members BrokerNet
- AD&D (Accidental Death and Dismemberment) insurance

CONVENIENCE PRODUCTS

- Visa debit card
- MasterCard credit card
- ATMs:
 - eight fee-free in region
 - additional fee-free access through SUM, CU-24, and CO-OP networks
- Direct deposit
- Payroll deductions
- Automatic transfers
- Audio Response at 1-800-463-1853
- Online Home Banking
- Online Bill Pay
- Courtesy pay
- Overdraft protection
- Electronic statements

FEEES

We provide many of our services free to members. Existing fees are kept as low as possible for your convenience.

Please call your local branch for more information on our services and membership.

The Adirondack Regional Federal Credit Union is member-owned and works to meet the needs of our members.

MEMBERSHIP

The Adirondack Regional FCU can serve all persons who live, work, worship or attend school in Clinton, Essex and Franklin counties, and underserved portions of St. Lawrence County of NY state, as well as business and other legal entities located therein.

ATMs

Shaheen's Market: 252 Park St., Tupper Lake

Sunmount DDSO Cafe-LIT: 2445 State Route 30, Tupper Lake

Sunmount DDSO CIT: 2445 State Route 30, Tupper Lake

The Wild Center: 45 Museum Drive, Tupper Lake

Little Supermarket and Hardware: Route 86, Wilmington

P&C: 201 Market St., Potsdam

ARFCU: 23 Smithfield Blvd., Plattsburgh

ARFCU: 33 Depot St., Saranac Lake



INFORMATION

We're on the Internet at

www.adkcreditunion.com

24-Hour Audio Response

1-800-463-1853

LOCATIONS

TUPPER LAKE, NY

280 Park St. • Tupper Lake, NY 12986
Phone: (518) 359-2921 • Fax: (518) 359-7366

Lobby: Mon-Fri 9:00-5:00

Drive-Thru: Mon-Fri 8:30-5:00

POTSDAM, NY

166 Market St. • Potsdam, NY 13676
Phone: (315) 268-1440 • Fax: (315) 265-1322

Lobby: Mon-Wed 9:00-4:00,

Thurs-Fri 9:00-5:00,

Sat 9:00-12:00

Drive-Thru: Mon-Fri 8:30-5:00,

Sat 8:30-12:00

SARANAC LAKE, NY

33 Depot St. • Saranac Lake, NY 12983
Phone: (518) 891-9958 • Fax: (518) 891-4814

Lobby: Mon-Fri 9:00-5:00

Drive-Thru: Mon-Fri 8:30-5:00

WILMINGTON, NY

5794 State Route 86 • Wilmington, NY 12997
Phone: (518) 946-2056 • Fax: (518) 946-2057

Lobby: Mon-Thurs 9:00-11:00, 11:45-5:00

Fri 9:00-11:00, 11:45-6:00

PLATTSBURGH, NY

4 Seasons Plaza • 23 Smithfield Blvd.
Plattsburgh, NY 12901
Phone: (518) 562-0221 • Fax: (518) 562-0337

Lobby and Drive-Thru:

Mon-Wed 8:30-5:00

Thurs-Fri 8:30-6:00,

Sat 8:30-12:00

ADIRONDACK REGIONAL FEDERAL CREDIT UNION



is here to serve you!

With convenient locations across the North Country and many online services, you can take us wherever you go!

