



First Class

Fall 2021

THE NEWSLETTER OF PEOPLE'S ALLIANCE FEDERAL CREDIT UNION

Dates to Remember



Holiday Loans Available

November 1 through December 31

Daylight Savings Time Ends

Sunday, November 7

Turn your clocks back one hour.

Veterans Day

Thursday, November 11

All PAFCU offices closed.

Mobile App, ATM, Tel-Me and Website service available.

Thanksgiving

Thursday, November 25

All PAFCU offices closed.

Mobile App, ATM, Tel-Me and Website service available.

Christmas Eve

Friday, December 24

All PAFCU offices will close at 1pm.

Mobile App, ATM, Tel-Me and Website service available.

Christmas Day

Saturday, December 25

All PAFCU offices closed.

Mobile App, ATM, Tel-Me and Website service available.

New Year's Eve

Friday, December 31

All PAFCU offices will close at 4pm.

Mobile App, ATM, Tel-Me and Website service available.

New Year's Day

Saturday, January 1, 2022

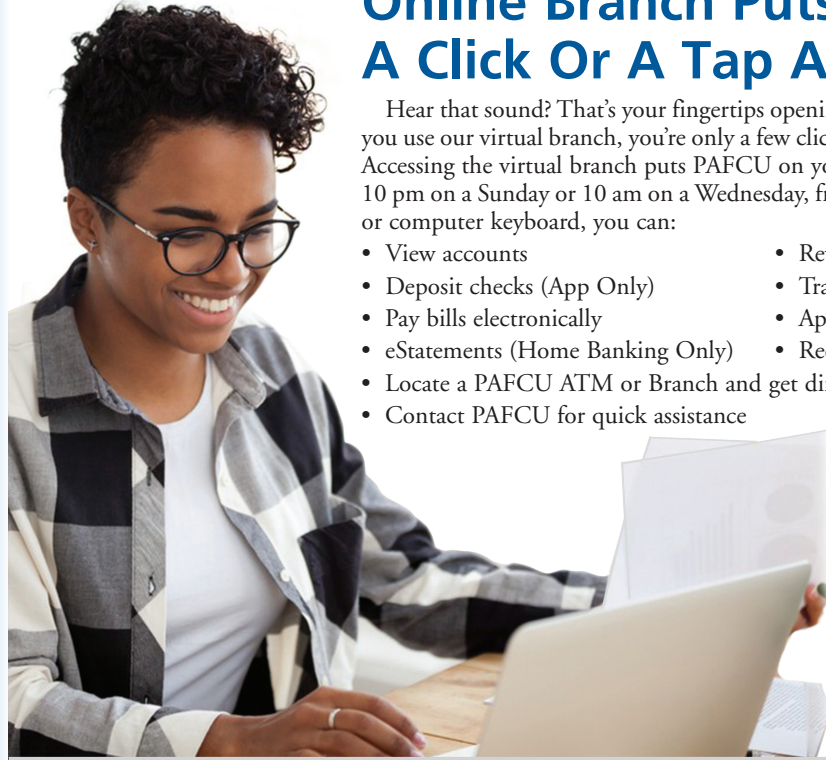
All PAFCU locations closed.

Mobile App, ATM, Tel-Me and Website service available.

Snow Closings

Check pafcu.org or call

(631) 434-3500 ext. 8 for information



Online Branch Puts Your CU A Click Or A Tap Away

Hear that sound? That's your fingertips opening the door to the credit union. When you use our virtual branch, you're only a few clicks or taps away from us anytime 24/7. Accessing the virtual branch puts PAFCU on your schedule, not ours. So whether it's 10 pm on a Sunday or 10 am on a Wednesday, from the comfort of your mobile device or computer keyboard, you can:

- View accounts
- Deposit checks (App Only)
- Pay bills electronically
- eStatements (Home Banking Only)
- Locate a PAFCU ATM or Branch and get directions
- Contact PAFCU for quick assistance
- Review transaction history
- Transfer funds between accounts
- Apply for a loan
- Receive security alerts

It's never been easier to take advantage of all PAFCU has to offer. Don't miss out on one of life's greatest conveniences; sign on to our virtual branch today.

Download
PAFCU's
Mobile App



Invest In Your Dreams

Have you been thinking about the future? Are you daydreaming about financial freedom, but concerned about the risks of investing? A PAFCU Share Certificate may be a good choice to consider using in conjunction with other investments in your overall portfolio.

Since Share Certificates are a secure, low-risk investment option, you can begin making those dreams a reality with a little less worry. Other benefits include:

- Higher dividend rate than a regular savings account
- Fixed rate
- Flexible terms
- Any denomination available (minimum balance is \$500)
- Maturity date
- Monthly dividend
- Convenient renewal

A great way to start saving is with a Lucky Savers Account. You can *Win Cash Prizes!*

- 12-month Building Share Certificate*
- PAFCU members ages 18 years and older
- Minimum deposit of \$25
- Monthly and quarterly cash prizes!
- For every \$25 deposit earn 1 entry into prize drawings. (Be sure to see the official rules.) No minimum number of deposits, maximum 10 entries per month.

Since Share Certificate rates remain the same at least through maturity, it's a great choice for a beginner or conservative investor. To open a Share Certificate or to find out if it is the right option for you, visit our website, or contact your closest PAFCU office. Today is the day to start investing in your dreams!

*Penalty will be imposed for early withdrawal.



LUCKY SAVERS



President's Message

People's Alliance Federal Credit Union is proud to continue the tradition of servicing Members since 1940. Although we have experienced a lot of changes in our daily lives recently, our mission of helping Members meet their current and future financial needs has not changed. Therefore, in my message today I would like to offer you some

positive news moving forward.

Once again, I am happy to announce that PAFCU recently awarded scholarships to five graduating high school seniors. Five scholarships, each in the amount of \$1,500 were awarded to help students tackle the cost of college tuition. You can find the winners' names listed on our website and in this newsletter. In addition, PAFCU is now offering college bound high school seniors the opportunity to compete for statewide college scholarships through the New York State Credit Union Association's Program. Members can apply by visiting our website at pafcu.org.

With recent changes brought about from economic conditions, it's understandable that you may be having a difficult time saving money. PAFCU is happy to offer help with our Lucky Savers account – with serious benefits! It's a special share certificate that helps you build your savings while giving you chances to win cash prizes. Members can open this building share certificate with a minimum of \$25 and will be entered to win cash prizes with every \$25 deposited during the month (up to 10 chances per month). Of course, the real prize is the savings you will build with regular deposits!

As the weather begins to change, we are reminded the holiday season will soon be upon us and we know many of you may already be searching for the perfect gifts for your family and friends. Starting November 1st PAFCU will be offering our annual Holiday Loan. Qualified members may take out a maximum of \$5,000 for up to two years and pay no interest for 30 days AND receive rates as low as 6.99%*!

For more information regarding a Lucky Savers Account or to apply for a Holiday Loan, visit one of our branches for more details or speak with a Member Service Representative at 631-434-3500.

As we come to the end of another year, I am grateful for the opportunity to serve you and to work alongside our family of dedicated employees. Thank you again for your membership as we exist solely for our members, founded on the principle of putting 'people' first!

Most Sincerely,

Carol A. Allen, *President/CEO*

Current Loan Rates

Loan Type	Term	APR
Signature (Unsecured)/Debt Consolidation	1-3 years	9.99%*
	4-5 years	10.99%*
New Vehicle	1-5 years	2.99%*
	6 years (over \$15,000)	3.33%*
	7 years (over \$25,000)♦	3.99%*
Used Vehicle	1-5 years	2.99%*
	6 years (over \$15,000)	2.99%*
	7 years (over \$25,000)♦	4.29%*
Mastercard Gold	open	10.9%*
Mastercard Platinum	open	9.9%*



* The above annual percentage rates (APR) are the lowest rates offered to applicants with direct deposit of net pay and a checking account. Applicants who are not approved at this rate may be offered credit at a higher rate and/or different terms. All loan requests and rates are subject to credit approval. Rates and terms are subject to change.

♦ Current and previous year models.

All rates and terms offered are effective September 30, 2021 and are subject to change without notice.

Additional terms and conditions may apply.

For a full listing of our loan and mortgage rates and to apply visit www.pafcu.org or call 631-434-3500 option 1

Dividend Update

Regular Share & Club Accounts

- .10% Annual Percentage Yield
- .10% Dividend Rate

IRA Share Accounts

- .17% Annual Percentage Yield
- .17% Dividend Rate

Golden Checking, Checking Plus & Escrow

- .05% Annual Percentage Yield
- .05% Dividend Rate

The Board of Directors has announced a declaration of these dividends to be paid on individual member's eligible balances for the quarter ending September 30, 2021.

Congratulations to PAFCU's 2021 Scholarship Winners!

Please join us as we congratulate the winners of PAFCU's 2021 Scholarships. Each winner was chosen in a random drawing and was awarded \$1,500 to use towards their higher education. We would like to wish our winners and all the applicants good luck in their pursuit of a college degree.

Aviva Friedman graduated from Hebrew Academy of Nassau County. Aviva is currently attending Binghamton University to pursue a degree in Mathematics.

Christopher Toscano graduated from H. Frank Carey High School. Christopher is currently attending Suny Oswego to pursue a degree in Business.

Aaliyah Barden graduated from Brentwood High School. Aaliyah is currently attending St. John University to pursue a degree in Business.

Colin Cowell graduated from Bedford Academy. Colin is currently attending Morgan State University to pursue a degree in Finance.

Yasmin Hernandez graduated from Coral Gables Senior High School. Yasmin is currently attending Miami Dade College to pursue a degree in Health Sciences.

Teen Scene

We Are Now Accepting College Scholarship Applications

PAFCU is offering college-bound high school seniors the opportunity to compete for statewide college scholarships through the New York Credit Union Association's College Scholarship Program. Scholarships may be used at a two- or four-year accredited educational institution. In 2021, the New York Credit Union Association awarded \$30,750 in college scholarships, ranging from \$500 to \$1,500, to 41 students.

Students can take advantage of this opportunity by completing these steps:

1. Visit pafcu.org to download an application. The student will need to contact PAFCU directly to obtain a credit union verification code to verify eligibility. If the student is not a member of People's Alliance, he/she can request a membership packet as well. (All scholarship applicants are required to be members of a participating New York credit union.)
2. Complete the application form and required essay and obtain the required transcripts, along with the signature of a parent or guardian.
3. Upload and submit the completed application and supportive materials online no later than January 7, 2022. (link to upload on pafcu.org)

There is no fee for submitting an application, but applicants **MUST** be:

- members of People's Alliance Federal Credit Union;
- college-bound high school seniors at the time of application; and
- attending either a two or four-year accredited educational institution for the first time in the fall of 2022.

In early spring, applications will be judged against other submissions statewide. Winners will be announced in May.

For more information about this scholarship program, contact Erica Donoghue by calling (631) 434-3500, extension 263 or emailing edonoghue@pafcu.org. Also, check our website in April to apply for one of PAFCU's \$1,500 scholarships!



On The **MOVE** Exercise For Seniors Guide

Whether we enjoy it or not, exercising on a regular basis continues to keep our body moving and functioning properly as we age. Having exercise routines readily available will help give you a jump start towards better health. With the help of evelo.com, we have a list of 29 different exercises designed to be safe and challenging for seniors and the elderly. The full guide of exercises is available at pafcu.org/on-the-move. These are separated into six different categories for easier navigation. You can begin with stretches in the first section and move onto balance exercises before switching to more advanced exercises. While all exercises are geared for seniors, many can be modified with weights, repetitions, or duration to suit your needs. Check out the different categories of exercises for seniors below, get active, and reap the health benefits!

- Stretching Exercises
- Balance Exercises
- Chair Exercises
- Core Exercises
- Cardio and Low-Impact Exercises
- Strength Exercises
- Stretching Exercise for Seniors
- Upper-Back-&-Chest-Stretch



Visit pafcu.org/on-the-move today to start your way to a healthier life.

Holiday Magic Starts Here

If you're looking to put some magic in your holidays see PAFCU for a Holiday Loan. A Holiday Loan can help make the stress of the holidays disappear. That's because it's easy to be tempted to use your credit cards to pay for the extra expenses associated with the holidays, only to regret it when the payments come due in January 2022. Start by setting your budget for gifts, postage or shipping, decorations, special meals, any travel or entertainment, or other expenses that you may have.

A holiday loan offers:

- Rate as low as 6.99%*
- An alternative to high rate credit cards
- Maximum of \$5,000 for up to two years
- Escape from the worry of funding the holidays

A Holiday Loan can help you celebrate the season at the same time you stick with your spending plan. Any member to take out a PAFCU Holiday Loan November 1 through December 31 will pay no interest for 30 days from the date of the loan. Apply online at pafcu.org, email clg@pafcu.org or call (631) 434-3500, option 1.

*Annual percentage rate is the lowest rate offered to qualified applicants with direct deposit of net pay and a checking account.

Applicants who are not approved at this rate may be offered credit at a higher rate. All loan requests and rates are subject to credit approval. This offer cannot be combined with any other offer.



International Credit Union Day



First designated in 1948, International Credit Union Day is a day set aside to recognize the many ways credit unions help their members secure their financial futures. Celebrated worldwide on the third Thursday in October, "Building Financial Health for a Brighter Tomorrow" was this year's theme. Credit unions from Australia to Zimbabwe, from Maine to Hawaii, and everywhere in between, exist to bring financial inclusion and a path to a more promising future for their members.

As a financial cooperative, PAFCU is dedicated to you, our valued member-owner. Our "for-people-not-profits" mission is what sets us apart from other financial institutions. We're beholden to you, not a small group of shareholders. We're here to help you improve your financial well-being, so call on us on to learn how we can assist you in reaching your goals. THANK YOU for celebrating with us on Thursday, October 21st and for being a loyal PAFCU Member!

Alcance sus metas financieras

En PAFUCU, siempre nos esforzamos en ayudar a los miembros de la cooperativa para que puedan alcanzar sus metas financieras. Contamos con personal preparado para asesorarlo y guiarlo en la dirección correcta. Muchos miembros de la cooperativa tienen preguntas sobre cómo liberarse de las deudas. Estos son algunos de los pasos que le pueden ayudar a reducir su deuda:

1. Una vez que haya realizado el pago de la cuota mensual de cualquier préstamo, continúe depositando la misma cantidad en "pagos" a su cuenta de ahorros de PAFUCU. Si no es posible ahorrar toda la cantidad, entonces por lo menos ahorre depositando el equivalente a la mitad de los pagos que usted estaba haciendo.
2. Cada año haga un pago extra de la hipoteca. Esto puede ahorrarle miles de dólares en intereses. Si hacer un pago extra de la hipoteca representa mucho dinero, divida el pago de la hipoteca en 12 y añada esta cantidad a sus pagos mensuales. Incluya una nota con su pago indicando a la compañía de crédito que abone ese pago extra a la cantidad principal del préstamo. El incrementar la cantidad del pago mensual del préstamo, no sólo ahorra dinero, sino que a largo plazo, usted está aumentando el valor de su casa.
3. Fije como objetivo el eliminar la tarjeta de crédito con la tasa de interés más alta, préstamos estudiantiles, pagos sobre préstamos de automóvil, etc. Calcule cuánto interés está pagando. Luego, haga una lista de cada acreedor, incluyendo el nombre del acreedor, tasa de interés, y la cuota del pago mensual mínimo. Haga el pago más grande al acreedor con mayor tasa de interés. Esto le ayudará a reducir su deuda. O averigüe la refinanciación o préstamo de consolidación de deuda que ofrece PAFUCU.

Comuníquese con nosotros para cualquier pregunta o visite: pafcu.org. Recuerde que puede contar con PAFUCU para atender cualquier necesidad bancaria.

Los mejores consejos para la compra de automóvil

Las mayores decisiones, y la compra de un automóvil, en particular, son estresantes. De hecho, después del matrimonio y la compra de una casa, la compra de un automóvil es una de las más grandes y desconcertantes fuentes de estrés. Sin embargo, usted puede disfrutar la experiencia de comprar su automóvil, y reducir el nivel de estrés simplemente utilizando las tácticas "GrooveCar."

Investigación

El conocimiento es poder y la investigación va a aumentar sus conocimientos; esto hará que sea más fácil tomar una decisión en el momento de la compra. Los recursos que tiene PAFUCU/GrooveCar le proporcionan la oportunidad de investigar y comparar más de 15000 automóviles nuevos o usados, investigar garantías, pruebas de accidente, encontrar ofertas en el "Blue Book" y mucho más. Para obtener la pre-aprobación de financiamiento de PAFUCU, localizar concesionarios locales y obtener mayor información, visite hoy: pafcu.org y busque GrooveCar Auto Buying.

Prestamos de día de pago: No se deje seducir

Estos negocios tienen nombres llamativos – Prestamos Fáciles o Cheques rápidos. Estas empresas tienen empleados de amable sonrisa que lo hacen pensar que usted está pidiendo dinero prestando a un amigo. Pero no se deje engañar. Certificados de la Comisión Federal de Comercio, un préstamo sobre el sueldo en día de pago – un pago por adelantado en efectivo asegurado con un cheque personal o pagado con un cheque con una transferencia electrónica – es un crédito muy costoso. El préstamo sobre sueldo del día de pago puede ser una forma de obtener dinero rápidamente, pero tendrá que pagar un alto precio por ese privilegio. El porcentaje de la tasa anual de interés puede llegar a ser tan alto como hasta un 400 por ciento, favoreciendo a la compañía prestamista, no a usted, especialmente si sigue subiendo por dificultad para efectuar el pago del préstamo. En cambio, contacte PAFUCU para saber sobre posibles alternativas para no tener que recurrir a un préstamo sobre el sueldo el día de nómina, incluso establecer una forma de ahorrar pequeñas cantidades en preparación para futuros gastos. Estamos para servirle. Llámenos hoy mismo.

*Esta tasa de interés anual es la más baja que se le ofrece a los solicitantes que cuentan con depósito directo del sueldo neto y una cuenta de cheques. Todas las solicitudes de préstamos deben pasar por el proceso de aprobación de crédito. Esta oferta no se puede combinar con ninguna otra oferta.

Obtenga una tarjeta de crédito PAFUCU Mastercard con una tasa de crédito del 9,9% y el 4,0% por transferencia de saldo.*

Tarjeta Mastercard "Gold"

- Tasa inicial de 4.0% por 6 meses
- Tarifa anual baja
- Tasas bajas de hasta el 10,9% *



Tarjeta Mastercard "Platinum"

- Tasa inicial de 4.0% por 6 meses
- Sin cuota anual
- Programa de recompensas UChoose
- Tasas bajas hasta el 9,9% *



Mastercard para adolescentes

- Tasa inicial de 4.0% por 6 meses
- Sin cuota anual
- Programa de recompensas UChoose
- Tasas bajas hasta el 9,9% *

La oferta para las personas que ya tienen una Mastercard es que pueden transferir un saldo de \$ 1,000 o más desde otra tarjeta de crédito y podrán recibir una APR del 4.0% durante 6 meses.

Para saber cómo una Mastercard puede ayudarlo a ahorrar dinero. Visite cualquier oficina de PAFUCU y allí podrá completar una sencilla solicitud. Además, puede completar una solicitud visitando nuestro sitio web en la siguiente dirección: pafcu.org

Ayuda para la época de días festivos

Papá Noel o Santa Claus con la ayuda de sus renos ya están listos para la época de Navidad. Si una persona con orejas puntiagudas no ha aparecido por su puerta, no se desespere. Mejor, venga a nuestras oficinas. Con un préstamo de PAFUCU para las navidades, o días festivos, usted puede disfrutar y, al mismo tiempo, tomar control sobre sus gastos. Comience por planear sus gastos. ¿Piensa mandar tarjetas? ¿Necesita enviar paquetes? ¿Va a ofrecer una gran fiesta o reunión? ¿Necesita o quiere nuevas decoraciones? ¿Cuánto quiere gastar en regalos para su familia, amigos, o colegas? Una vez que haya hecho un presupuesto de gastos, considere si necesita economizar. Por ejemplo, ¿podría mandar mensajes electrónicos en lugar de tarjetas, organizar un almuerzo en lugar de una cena, o hacer un sorteo de regalos en lugar de dar un regalo por persona? Después de haber hecho un presupuesto, acérquese a nuestras oficinas para obtener un préstamo para los días festivos o navidades. Con el dinero del préstamo, usted puede pagar con dinero en efectivo y no depender de las tarjetas de crédito, de esta manera podrá obtener un doble ahorro. Por una parte, según explican los expertos, las personas que pagan en efectivo, generalmente gastan menos dinero que aquellos que pagan con tarjetas de crédito. Por otra parte, cuando llegue enero, usted no tendrá que enfrentar el problema de tener que hacer pagos de tarjetas de crédito con altas tasas de intereses.

Haga de sus días festivos el tiempo más maravilloso del año con un préstamo de PAFUCU. Este préstamo está disponible a partir del 1ro de noviembre hasta el 31 de diciembre. Los miembros de la cooperativa PAFUCU, que califiquen, recibirán una tasa de interés especial baja de 6.99%* y podrán obtener un préstamo hasta de \$5.000 para pagar en un plazo máximo de dos años. Solicite en la siguiente dirección: www.pafcu.org o, también puede llamar a PAFUCU al (631) 434-3500.

Haga una Pre-solicitud.

Una pre-solicitud es una estrategia que recomiendan los expertos en compra de carros. ¿Por qué? Porque la pre-aprobación financiera establece una "seguridad"- esto determina su PTA (Porcentaje de Tasa Anual), proporciona un presupuesto para saber cuánto dinero puede invertir en la compra de su auto y le ahorra tiempo en el concesionario. De hecho, al hacer una solicitud financiera previa con PAFUCU, usted puede adquirir una tasa de interés hasta de 2.99% en la compra de su nuevo automóvil. ¿Y si usted no pre-solicita? No se preocupe, porque los miembros de PAFUCU pueden darse el lujo de financiar su propio auto nuevo o usado en uno de los 250 concesionarios aprobados en GrooveCar.

People's Alliance Investment and Retirement Center

The Social Security Administration Announces 2022 COLA

5.9% is the biggest COLA increase in decades.

Provided by Daniel Campanelli, CFS, CRPC, CFP®

On October 13, 2021, the Social Security Administration (SSA) officially announced that Social Security recipients will receive a 5.9 percent cost-of-living adjustment (COLA) for 2022, the largest increase in four decades. This adjustment will begin with benefits payable to more than 64 million Social Security beneficiaries in January 2022. Additionally, increased payments to more than 8 million Supplemental Security Income (SSI) beneficiaries will begin on December 31, 2021.¹

Biggest COLA Increase in Decades? While many predicted a bump of as much as 6.1% given recent movement in the Consumer Price Index (CPI), the announced 5.9% increase is still substantial. Some fear that rising consumer prices may dilute the impact of the increase with inflation currently running at more than 5 percent. While this remains to be seen, Social Security beneficiaries will no doubt welcome the largest adjustment in many years.¹

How You Will Be Notified. According to the Social Security Administration, Social Security and SSI beneficiaries are usually notified about their new benefit amount by mail starting in early December. However, if you've set up your SSA online account, you will also be able to view your COLA notice online through your "My Social Security" account.¹

Next Steps? If this increase surprises or concerns you, it's always a good idea to seek guidance from your financial professional about changes to any of your sources of retirement income. I welcome a chance to talk with you about this.

Contact the People's Alliance Investment and Retirement Center Representative serving the members of People's Alliance at (631) 434-3500, extension 262 for a no-cost, no-obligation Retirement Assets Consultation.

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Citations

1. SSA.gov, October 13, 2021



Get The Better Card

A credit card is an important tool to manage everyday spending, so it's important to choose the one that serves your purposes and meets your needs. While there is a seemingly vast array of credit card options at your fingertips, as a PAFCU member, you are privy to a card that is better than the rest.

While our low-rate Mastercards not only offers the basics to help you save money on expenses, finance large purchases, and consolidate debt, it also goes that extra step - helping to build credit history or maintain good credit, better track and manage your finances, and meet your overall goals.

With an affordable PAFCU Mastercard, you'll enjoy the convenience and security of:

- No annual fee (or Low annual fee for Gold Mastercard)
- Zero Liability for unauthorized purchases*
- No balance transfer fee
- No cash advance fee
- Price Protection
- Rewards programs (only Platinum Mastercard)
- Card Valet (Manage you card from your smartphone)
- Mastercard Global Service
- Mastercard Airport Concierge
- Special intro rates
- Teen Platinum Card
- Identity Theft Resolution Services
- Chip Technology
- Extended Warranty and more!



If you're in the market for a new credit card, get the better one today at People's Alliance. Apply online at pafcu.org, email clg@pafcu.org or call (631) 434-3500, option 1.

Five Easy Ways To Save Money

Is your budget as stressed as you've been? Here are five easy ways to save.

1. Comparison shop for insurance. For example, many auto insurance companies have reduced premiums because the safer-at-home measures during the pandemic created less traffic and fewer accidents. You don't need to wait until your premiums are due to switch your coverage.
2. Review your phone plans. Are you paying for more data on your mobile plan than you need? You may not need a landline, if your mobile phone service is reliable. If you need a landline, be sure you are paying only for the features you use. Also check out voice-over-internet plans such as Ooma.com, vonage.com or other providers.
3. Cut the cable cord. Many stations now stream video and services, such as Amazon Prime, AcornTV, Netflix, or BritBox offer a wide variety of programs for a monthly fee far less than your cable bill.
4. Use your library card for free access to reading and other materials. Many items are available for download.
5. Check your credit card statements. If you are not paying off your balances each month, you may be paying double digit interest. A consolidation loan or balance transfer from the credit union can help trim your debt burden.

A Message To All Veterans!

As the nation observes Veterans Day, it's a reminder to say "thank you" to our veterans. November 11, 2021 marks the 102nd anniversary of a day set aside to remember the sacrifices of those who have served to defend our country and protect our freedom. President Woodrow Wilson proclaimed November 11, 1919 as Armistice Day to mark the one year anniversary of the end of the First World War. It was the first nationwide commemoration; the name was officially changed to Veterans Day by an Act of Congress in 1954. Although the observance was changed to the fourth Monday of October in 1968, President Gerald Ford restored November 11 as the official holiday in 1978. To all veterans as well as their families: We honor your service and appreciate all you have done to ensure America remains the home of the brave and the land of the free.



PAFCU Branches and ATMs

Administration

125 Wireless Blvd.
Hauppauge, NY 11788
(631) 434-3500
(631) 434-6652 (fax)

8:30 a.m. - 4:00 p.m. M-Th
8:30 a.m. - 6:00 p.m. F*
8:30 a.m. - 2:00 pm Sat**
Drive-Up
8:30 a.m. - 4:00 p.m. M-Th
8:30 a.m. - 6:00 p.m. F
8:30 a.m. - 2:00 p.m. Sat
ATM Available 24 Hours a Day

Brooklyn

67 Hanson Place
Brooklyn, NY 11217
(718) 643-4506
(718) 643-8251 (fax)

Closed M
8:30 a.m. - 4:00 p.m. Tues-Th
8:30 a.m. - 6:00 p.m. Fri*
8:30 a.m. - 2:00 p.m. Sat**

ATM (Cash Withdrawals Only)
Key Foods Supermarket (inside)
169 Atlantic Ave
Brooklyn, NY 11201

7:00 a.m. - 9:45 p.m. M-Sat:
8:00 a.m. - 9:45 p.m. Sun

Jamaica/Allen

The Greater Allen Cathedral
of New York
110-31 Merrick Blvd.
Jamaica, NY 11433
(718) 206-4600 x3037
(718) 657-0164 (fax)

9:00 a.m. - 4:30 p.m. M-F

Drop Box/Depository Available during Cathedral business hours

JFK Airport

Building #14
West Wing, Room 4A
Jamaica, NY 11430
(718) 656-1774
(718) 656-1776 (fax)

8:30 a.m. - 4:00 p.m. M-Th
8:30 a.m. - 6:00 p.m. Fri*
8:30 a.m. - 2:00 p.m. Sat**
ATM Available 24 Hours a Day
on the first floor

Miami

5757 Blue Lagoon Drive
Suite 100
Miami, FL 33126
(888) 268-2768
(305) 261-4841 (fax)

8:30 a.m. - 4:00 p.m. M-Tues
Closed W
8:30 a.m. - 4:00 p.m. Th
8:30 a.m. - 6:00 p.m. Fri*
8:30 a.m. - 2:00 p.m. Sat**
ATM Available 24 Hours a Day

Ronkonkoma

3125 Veterans Memorial Hwy.
Ronkonkoma, NY 11779
(631) 580-3702
(631) 580-3749 (fax)

8:30 a.m. - 4:00 p.m. M-Th
8:30 a.m. - 6:00 p.m. Fri*
8:30 a.m. - 2:00 p.m. Sat**
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Suite #101
Westbury, NY 11590
(516) 832-8100
(516) 832-8120 (fax)

8:30 a.m. - 4:00 p.m. M-Th
8:30 a.m. - 6:00 p.m. Fri*
8:30 a.m. - 2:00 p.m. Sat**
ATM Available 24 Hours a Day

Yonkers

132 Tuckahoe Road
Yonkers, NY 10710
(914) 963-1370
(914) 963-1580 (fax)

8:30 a.m. - 4:00 p.m. M-Th
8:30 a.m. - 6:00 p.m. Fri*
ATM Available 24 Hours a Day

*Walk-in business after 4:00 p.m. **Walk-in business only.

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