

Unexpected Expenses?
See us for a Signature Loan
www.QsideFCU.org/signature-loans



New Investment Opportunities for Qside Members!

Introducing: Qside Advisory Services, LLC

Qside Federal Credit Union has partnered with one of our long-time, trusted business associates to form Qside Advisory Services, a limited liability company that gives members access to comprehensive financial planning, retirement guidance, insurance advice and diverse investment opportunities.

All members and their family can schedule a complimentary consultation by sending an email to AdvisoryServices@QsideFCU.org, or calling **(718) 353-1300, ext 244**.

Qside Advisory Services is for members of all ages, whether you're in the process of retiring or just starting your professional career. Our services include:

- Complementary Consultation
- Retirement Plan disbursement options — Retirement Planning
- Retirement Plan & IRA Rollovers
- Life Insurance and Family Protection Plans
- Final Expense Policies — Guaranteed Issued
- Investment options with higher rates of return and safety of principal
- All other aspects of your financial stability and needs

For more information and disclosures, visit: www.qsidefcu.org/advisory-services

Non-deposit investment products and services are offered through Qside Advisory Services, LLC a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through Qside Advisory Services, LLC are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through Qside Advisory Services, LLC. Qside Federal Credit Union has contracted with Qside Advisory Services, LLC to make non-deposit investment products and services available to credit union members.

Annual Membership Meeting

Qside Federal Credit Union members are hereby notified of our Annual Membership Meeting:

DATE: Wednesday, June 15, 2022 **TIME:** 5:30 PM

PLACE: Antun's, 96-43 Springfield Boulevard, Queens Village, NY 11429 (www.antuns.com)

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HOLIDAY HOURS

Memorial Day	Monday, May 30, 2022	CLOSED
Annual Membership Meeting..	Wednesday, June 15, 2022	11:00AM - 2:00PM
Juneteenth	Monday, June 20, 2022	CLOSED
Independence Day	Monday, July 4, 2022	CLOSED

Qside Federal Credit Union
211-31 Jamaica Avenue
Queens Village, NY 11428

www.QsideFCU.org
Email: Info@QsideFCU.org
Phone: (718) 353-1300
Fax: (718) 353-5399

BRANCH HOURS:

Mon., Tues., Thurs., Fri.
9:00 AM – 5:00 PM

Wednesday
11:00 AM – 7:00 PM

BOARD OF DIRECTORS:

Jerry Waters, Chair
David Diamond, Secretary
Shawn Mackey, Treasurer
Joy Crichlow, Director
Robert Damato, Director
Russell Bramwell, Director
Garrett Waters, Director

SUPERVISORY COMMITTEE:

Sonia Walkes, Chair
Beverley Guntley-Mackey
Oswald Brown
Steven Seeley
Irvin Jones



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Qside FCU's Nominating Committee has announced the following candidates for the credit union's Board of Directors: Garrett Waters and Monica Reid.

Additional nominations may be made by any member by written petition signed by a minimum of 1% of the Credit Union membership and submitted to: The Secretary, Qside Federal Credit Union, 211-31 Jamaica Avenue, Queens Village, NY 11428. Petitions must be received by May 6, 2022.

When there is only one nominee for each position to be filled, the election will not be conducted by ballot and no nominations will be accepted from the floor of the Annual Membership Meeting.

Please make every effort to attend this important event. The credit union office will close promptly at 2:00 PM on the day of the Annual Membership Meeting.

You Could Save Over \$7,000 in Credit Card Interest!

8.9% APR*, Fixed Rate MasterCard
No Balance Transfer Fee
No Annual Fee



If you've accumulated large balances on your credit cards, we have great news!

You could save over \$7,000 in credit card interest with a Qside MasterCard Platinum credit card, thanks to its low fixed rate of 8.9% APR.

Trim down your expenses with these unbeatable features:

- Fixed 8.9% APR
- No balance transfer fee
- No annual fee
- No cash advance fee
- Credit limits up to \$50,000**
- Same low rate for purchases and cash advances
- CardNav app, giving you full control over your card

YOU COULD SAVE OVER \$7,000 IN CREDIT CARD INTEREST!

Compare and Save:

	YOUR CURRENT CARD:	TRANSFER YOUR BALANCE TO A QSIDE MASTERCARD PLATINUM:
BALANCE:	\$3,500	\$3,500
RATE:	22.9% APR	8.9% APR
MONTHLY PAYMENT:	\$70	\$70
PAYOFF TIME:	164 months (13.5 years)	63 months (5 years, 3 months)
TOTAL INTEREST:	\$7,915	\$889

APPLY TODAY AT:

www.QsideFCU.org/platinum-mastercard

Membership required, \$25.00 minimum regular savings account required at or prior to credit card account opening. *APR = Annual Percentage Rate. Qside may offer you a Qside Classic MasterCard instead, at 12.9% APR, if you don't qualify for the Qside Platinum MasterCard. Verification of income and other supporting documentation may be required to complete the processing of an application. Certain restrictions apply such as income requirements, debt to income and length of employment. Additional criteria may apply. **Based on individual creditworthiness.

Rate Update

The Annual Percentage Rate for a Qside FCU EquiFlex Home Equity Line of Credit is 4.25% for the second quarter of 2022.

Rate Effective 04/01/2022

Products and Services:

DEPOSIT ACCOUNTS:

Savings
Free Checking
Money Market
IRAs
CDs
Holiday Savings
Vacation Savings

LOANS:

Home Equity
Mortgage
Auto
Boat, Motorcycle, RV
Signature
Secured
Holiday
Vacation

CARDS:

MasterCard Credit Cards
Visa ATM/Debit Cards
Visa Gift Cards

CONVENIENCES:

Mobile App
CardNav Credit Card App
Online Banking
Bill Pay
5,000+ Shared Branches
30,000+ ATMs
Telephone Banking
E-Statements
Direct Deposit
Payroll Deduction
Wire Transfers
Family Membership

