

STATE COLLEGE FEDERAL CREDIT UNION NEWSLETTER

Fall 2018



MOBILE BANKING & REMOTE DEPOSITS!

These services are now available to you for FREE!

Contact us today and let us help you get set up to use your phone to make payments, deposits, transfers and more!

Hours of Operation

Monday-Thursday 9am-4pm

Friday 9am-5pm

Flexible Hours! Give us a call!



Holiday Closings

Columbus Day October 8

Veterans Day November 12

Thanksgiving November 22

Black Friday (close @1) Nov 23

Christmas Eve (close@1) Dec 24

Christmas Day Dec 25

New Years Eve (close@1) Dec 31

New Years Day Jan 1

Credit Union Staff

Terry Shoemaker-Manager
Ashley Lyons -Assistant Manager
Dina Propper-Loan Officer/Operations
Crystal Wetzal-Acct Rep./Operations

MANAGER COMMENTS

WE NOW OFFER STUDENT LOANS; UNDERGRAD AND REFINANCING PRODUCTS NOW AVAILABLE. Visit our website to learn more!

Next year will be our 50th year in business and we want to make it special in as many ways as possible. Let me know if you have any promotional ideas to help us celebrate – there may be something (\$) in it for you!

We continue to look for Supervisory Committee members and future Board members. Talk to Terry about this great opportunity to be a decision maker and supporter of YOUR Credit Union.

RATES THE BEST OUT THERE FOR VEHICLES!!

Take advantage of our low rates by applying now to either purchase or refinance your vehicle, camper, RV, or boat and save lots of \$\$\$.



FIRST MORTGAGES AVAILABLE – CHANGES!!!

OUR mortgage partners, First Heritage Financial (owned by other credit unions) offer affordable first mortgages to buy, build or refinance your home. **Applications FOR FREE can be done online.** See our website for details to get the process started.

0% VISA RATE PROMOTION FOR NEW CARDHOLDERS

Open a NEW VISA credit card and pay NO interest through 5/31/19! Our cards have no annual fee, and the normal rate is only 9.9%. Good thru 11/30/18 - Apply today!

DEBIT CARD LOST OR STOLEN???

If you have issues with your Debit Card after office hours, please call 800-543-5073 for assistance.

Contact Us



State College Federal Credit Union

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State College, PA, 16801
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Fax: (814) 234-1665
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www.StateCollegeFCU.com

Certificate Rates

Term	APY
3-6 Months	0.25%
12-18 Months	0.50%
24 Months	0.75%

While the above rates are accurate at the time of printing, they are subject to change.

SAVINGS ON SPRINT KEEPS GETTING BETTER!

YOUR credit union offers the ability to save big \$\$\$ with the discounted products and services offered through Love My Credit Union Rewards. Simply go to our website homepage and click on the block that shows the various vendors included in the product offerings. Sprint is offering GREAT savings on new and existing plans– get yours now!

TRUSTAGE INSURANCE CAN SAVE YOU MONEY

Yet another great credit union benefit is taking advantage of the discounts and savings offered through TruStage insurance. You receive mailings from them that offer FREE insurance quotes. It never hurts to check and compare your current coverage to what is available.

DORMANT FEE ACCOUNT REMINDER

Accounts that are inactive for 12 months will be charged a \$5 monthly fee. Be sure to conduct at least one transaction a year to avoid a monthly penalty.

SKIP A PAY

Available all year long. Request form can be found on website.

EFFECTIVE NOVEMBER 1, 2015, THE CREDIT UNION WILL COMPLY WITH REG D – MONETARY CONTROL ACT. MEMBERS WILL BE LIMITED TO SIX (6) PREAUTHORIZED TRANSFERS FROM YOUR PRIMARY SHARE ACCOUNT. PLEASE ASK US FOR DETAILS.

Dividend Rates

Payable Oct 1, 2018

SHARES	APY
\$100 - \$4,999	0.05%
\$5,000 - \$24,999	0.10%
\$25,000 & Up	0.10%
Youth Shares	0.30%
Club Shares	0.20%

Dividends are paid quarterly. The rates are determined near the end of the quarter by the Board of Directors. The dividend rate and annual percentage yield may change every dividend period. All shares are federally insured by the National Credit Union Administration.

Current Rates

LOANS	APR	Term
Personal Unsecured	5%-18%	up to 60 mos
Secured with Shares	2.00%	up to 60 mos
VISA Credit Card	9.90%	revolving
New Auto	2.0%-10%	up to 72 mos
Used Auto (08 - newer)	2.5%-12%	up to 72 mos
Used Auto (07 - older)	4%-17%	up to 60 mos
Home Equity	3.50%	5 years
Home Equity	4.00%	10 years
Home Equity	4.25%	15 years
Student Loans	as low as 3.75%	5-25 yrs
Rec Vehicles New	2.5%-10%	5 years*
Rec Vehicles Used	3%- 12%	5 years*

*Rates for 6-10 year loans 1% higher

****The above rates apply to loans paid with automatic payment from your Credit Union account. Add .50% to the rate without automatic payment. While the above loan rates are accurate at the time of printing, they are subject to change. Please contact the Credit Union office for current rates.

