

STATE COLLEGE FEDERAL CREDIT UNION NEWSLETTER

WINTER 18



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

MLK Day Jan 21
President's Day Feb 18

Credit Union Staff

Terry Shoemaker-Manager
Ashley Lyons -Assistant Manager
Dina Proper-Loan Officer/Operations

MANAGER COMMENTS

2018 has turned out to be the best and worst of times. Losing Crystal far outweighs the overall success that YOUR Credit Union achieved this year. We are moving forward as best as we can, and again I want to thank so many of you who provided various means of support for the Wetzel family and our staff.

2019 is our 50th year in business and we want to make it special in as many ways as possible. We will be having 50 Weeks of Celebration, with prizes, contests and other ways to reward you.

We still are in need of 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 – APPLY ONLINE!!!

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.

9.9% FIXED RATE VISA CARDS

Open a NEW VISA credit card and pay a fixed rate of only 9.9%. We also run balance transfers throughout the year - 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

724B S Atherton Street
State College, PA, 16801
Phone: (814) 234-0252
Fax: (814) 234-1665
rshoemaker@statecollegefcu.com
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) PRAUTHORIZED TRANSFERS FROM YOUR PRIMARY SHARE ACCOUNT. PLEASE ASK US FOR DETAILS.

Dividend Rates

Payable Jan 1, 2019

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	5.5%-18%	up to 60 mos
Secured with Shares	2.00%	up to 60 mos
VISA Credit Card	9.90%	revolving
New Auto	2.25%-11%	up to 72 mos
Used Auto (09 - newer)	3.00%-13%	up to 72 mos
Used Auto (08 - older)	4%-17%	up to 60 mos
Home Equity	3.50%	5 years
Home Equity	4.00%	10 years
Home Equity	4.50%	15 years
Student Loans	as low as 3.75%	5-25 yrs
Rec Vehicles New	3.00%-11%	5 years*
Rec Vehicles Used	3.50%- 13%	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.

