

STATE COLLEGE FEDERAL CREDIT UNION NEWSLETTER

Winter 2017



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!



Holidays

Martin Luther King January 15

Presidents Day February 19

Credit Union Staff

Terry Shoemaker-Manager

Ashley Lyons -Assistant Manager

Dina Proper-Loan Officer/Operations

Crystal Wetzel-Account Rep./Operations

MANAGER COMMENTS

We hope that by now you have seen our new and improved website. Besides the cleaner look, the site is now fully adaptable to your cell phone as well as ADA compliant. I encourage you to regularly check the site for announcements, new product offerings and promotions. Just one more way we continue to improve YOUR Credit Union. 2017 has been another successful year, thanks to our members who continue to borrow and use the checking account and related features. Continue to stay vigilant with your account – the fraudsters are still working overtime!

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 will now be taken over the phone (no longer available online).** See our website for details to help you get the process started.

VISA CARD 2018 PROMOTION #1

The Spring Cleaning Balance Transfer promotion will run from Jan 1 – March 31. Pay only 1.99% for 12 months on all balance transfers. There's never been a better time to use a SCFCU VISA card – apply today!

STUDENT LOANS COMING SOON!!!!!!!

Affordable undergraduate and post graduate loan refinancing will soon be available. Check our website for announcements.

Contact Us



State College Federal Credit Union

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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.

SAVE ON SPRINT & TURBO TAX NOW!

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, and Turbo Tax has filing discounts – 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 January 1, 2017

SHARES	APY
\$100 - \$4,999	0.10%
\$5,000 - \$24,999	0.15%
\$25,000 & Up	0.20%
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 (07 - newer)	2.5%-12%	up to 72 mos
Used Auto (06 - older)	4%-17%	up to 60 mos
Home Equity	3.25%	5 years
Home Equity	3.50%	10 years
Home Equity	3.75%	15 years
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.**

