

STATE COLLEGE FEDERAL CREDIT UNION NEWSLETTER

SPRING 19



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

Good Friday (close @1) Apr 19

MLK Day May 25

Independence Day July 4

Credit Union Staff

Terry Shoemaker-Manager
Ashley Lyons -Assistant Manager
Dina Proper-Loan Officer/Operations
Michelle Elnitski – Part Timer

MANAGER COMMENTS

Our 50 Weeks of Celebration continues, with multiple member winners already. You have a chance all year long to join them. A new winner every Friday.

Our 50th Annual Dinner Meeting will be held on Thursday, May 30 at Mountain View Country Club. See the attached flyer to RSVP.

We will also have our Spikes game event on Tuesday, July 30.

Have you taken advantage of earning Referral \$ for new members and borrowers? You can receive up to \$50 – tell others about us today!

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!!!

Rates are dropping! 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.

2.99%APR RATE ON VISA BALANCE TRANSFERS

Get this great rate for 12 months when you transfer an existing card balance to OUR VISA credit card. No fees! You only pay a fixed rate of only 9.9% thereafter. Good thru 4/30/19- 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

tshoemaker@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) PREAUTHORIZED TRANSFERS FROM YOUR PRIMARY SHARE ACCOUNT. PLEASE ASK US FOR DETAILS.

Dividend Rates

Payable Apr 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 (10 - newer)	3%-13%	up to 72 mos
Used Auto (09 - 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	3.5%-11%	5 years*
Rec Vehicles Used	4%- 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.**

