

# STATE COLLEGE FEDERAL CREDIT UNION NEWSLETTER

SPRING 21



## 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

Memorial Day May 31

July 4 Observance July 5

## Credit Union Staff

**Terry Shoemaker**-Manager  
**Ashley Lyons** -Assistant Manager  
**Dina Proper**-Loan Officer/Operations  
**Michelle Elnitski** – Member Srvc Rep  
**Jordan Lewis** – P/T Mbr Srvc Rep

## MANAGER COMMENTS

The transition as a division of Horizon FCU has begun, with no noticeable changes to you at this point. We have added a part timer to our group, who is fitting in nicely. The products and services you have enjoyed are still the same; we now offer Horizon's first mortgage programs – they are very competitive! As we move into summer, you will begin receiving Horizon communications explaining the changes that will occur by fall.

## BEST RATES FOR NEW/USED 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 \$\$\$.



## STUDENT LOANS AVAILABLE – APPLY NOW!!!

Rates are the best around! OUR student loan partner, Sallie Mae, offers affordable student loans for undergraduate or refinance your home. **Applications FOR FREE can be done online.** See our website for details to get the process started.

## Home Equity Loans – Low Rates and Minimal Fees

Get that equity out of your home and use it for whatever needs you may have. We make it quick and simple.

## VISA CARD PROMOTION – 2.99% FOR 24 MONTHS

NOW thru 4/30, get a special rate for balance transfers. Save money and time - apply now!

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](mailto:tshoemaker@statecollegefcu.com)  
[www.StateCollegeFCU.com](http://www.StateCollegeFCU.com)

**Certificate Rates**

<b>Term</b>	<b>APY</b>
3 Months	0.15%
6 Months	0.20%
12 Months	0.45%
18 Months	0.50%
24 Months	0.65%

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

**SAVINGS ON TURBO TAX AVAILABLE!**

YOUR credit union offers the ability to save \$\$\$ 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. Turbo Tax is offering GREAT savings on all types of returns– get your discount when you file!

**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 - 2X/YEAR**

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, 2021

**SHARES**

**\$100 - \$4,999**  
**\$5,000 - \$24,999**  
**\$25,000 & Up**  
**Youth Shares**  
**Club Shares**

**APY**  
**0.03%**  
**0.05%**  
**0.05%**  
**0.05%**  
**0.05%**

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**

	<b>APR</b>	<b>Term</b>
Personal Unsecured	<b>6.25%-18%</b>	up to 60 mos
Secured with Shares	<b>3.00%</b>	up to 60 mos
VISA Credit Card	<b>9.90%</b>	revolving
New Auto	<b>2.50%-14%</b>	up to 72 mos
Used Auto	<b>2.50%-14%</b>	up to 72 mos
Home Equity	<b>2.50%</b>	5 years
Home Equity	<b>3.00%</b>	10 years
Home Equity	<b>3.50%</b>	15 years
Student Loans	<b>as low as 4.25%</b>	5-25 yrs
Rec Vehicles	<b>4.25%-14%</b>	up to 10 yrs

**\*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.**

