

STATE COLLEGE FEDERAL CREDIT UNION NEWSLETTER

WINTER 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

Martin L King Day Jan 20
Presidents Day Feb 17

Credit Union Staff

Terry Shoemaker-Manager
Ashley Lyons -Assistant Manager
Dina Proper-Loan Officer/Operations
Michelle Elnitski – Member Srvc Rep

MANAGER COMMENTS

Our 50th Anniversary has come to a close; congrats to all of the weekly winners! Over \$1,000 in prizes were given to our members.

MEMBER EVENT: Wisecrackers Credit Union Night on Friday, March 13, 2020 at 7pm. There will be a LIMITED number of tickets available for ONLY \$5 (\$10 for non primary members). Contact the office for details and to RSVP.

We continue to offer First Mortgages for purchase or refinance at very competitive rates and fees. Apply online for FREE.

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 ONLINE!!!

Rates are the best around! OUR student loan partner, Credit Union Student Choice (owned by other credit unions) offer 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.

Turbo Tax discounts and Prize Contest

Go to our website homepage and click on the Turbo Tax link to learn of discounts and how to enter the prize contest.

VISA CARD PROMOTION – 3.99% FOR 12 MONTHS

Now thru 2/29, get a special rate for balance transfers. Save money and time - apply now!

Contact Us



State College Federal Credit Union

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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 - 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) PRAUTHORIZED TRANSFERS FROM YOUR PRIMARY SHARE ACCOUNT. PLEASE ASK US FOR DETAILS.

Dividend Rates

Payable Jan 1, 2020

SHARES

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

APY
0.05%
0.05%
0.10%
0.30%
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	5.75%-18%	up to 60 mos
Secured with Shares	2.00%	up to 60 mos
VISA Credit Card	9.90%	revolving
New Auto	2.50%-11%	up to 72 mos
Used Auto (11 - newer)	3.25%-13%	up to 72 mos
Used Auto (10 - older)	4.5%-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	3.75%-12%	5 years*
Rec Vehicles Used	4.25%- 14%	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.

