

Schuylkill Federal Credit Union
September, 2015

Schuylkill Federal Credit Union
101 East Union Street
Pottsville, Pa. 17901
570-628-4656
Email: schuylkillfcu@comcast.net

From the Desk of Cindy Nettles:

VERY IMPORTANT REMINDERS

NIGHT DEPOSIT BOX-Please remember NOT to drop a deposit in the night deposit after 8:55 AM. We will not check it again till the following morning.

DORMANT ACCOUNTS

If you have not used your share account in the past two years, the account is/will be assessed a \$5/month dormant fee. You don't want to pay this, and we don't want to charge you, so please use your account!

SHARE RATES

Regular Shares	.01%
Christmas Club	.0125%
Vacation Club	.0125%
Tax Club	.0125%
IRA Savings	.05%
Draft/Checking	0.00%

Office Hours: Monday-Thursday 9 am-4pm
Friday: 9am-6pm

THURSDAY 5PM DRIVE THRU ONLY

Also visit us at: www.schuylkillfcu.com

CD RATES

24 Months	0.01%
36 Months	0.01%
48 & 60 Months	0.01%

IRA CD RATES

6 Months	0.01%
12 Months	0.05%
24 Months	0.10%
36 Months	0.15%
48 & 60 Months	0.20%

Loan Rates	As low as
New Vehicle	2.90%
Used Vehicle	3.40%
Signature	7.00%
Home Equity	4.00%-5yrs
Home Equity	4.75%-10yrs

Other Loan Rates

First Mortgage	4.75%-15 yrs. o pts. 4.95%-20 years 0 pts
Land Loans	7.50%
Shared Secured	2.99% +1.50
CD Secured:	CD Rate
VISA Purchases	12.90%

*All rates are subject to change without notice. Your savings are federally insured up to \$250,000 by the National Credit Union Association a US Government Agency.

LOAN POLICY

It is the intention of your credit union to make loan funds available to as many members as possible, at attractive yet fair interest rates to all. In doing so, certain factors, such as credit, income, employment, CU account relationship and living history are considered when determining what rate to apply to each loan. The interest rate that you will receive is based on the above criteria. Please note that "As Low As" rates will only be available to those who meet the highest credit criteria as set forth in the new policy. The managed credit policy applies to vehicle, signature and home equity loans.

IMPORTANT REMINDER

Please remember that if you are coming into our credit union for cash we have a limit of **\$1,500** that can be withdrawn in one business day. If you need more we ask that you give us **at least 24-48 hours notice.**

CHRISTMAS CLUBS

We will be mailing the checks on **October 13, 2015**-Please call us and let us know if you would like your check mailed.

Board Members

Raelene Thompson
 Nick Eckley
 Patti Ebling
 Bill Kalymun
 Ed Seasack
 Michele Eroh
 Brian Manning
 Frances Yob
 Paulette Zuppert

Staff

Cindy Nettles
 Cathy Satterwhite
 Annette Lisowski
 Cheryl McGlone
 Linda Ebert
 Lesley Cappella
 Jessica Dasch

Supervisory Committee

Tom Eroh
 Brian Manning
 Jean Heffner

HOLIDAY CLOSINGS

Feb. 16, 2015-Presidents Day
 May 25, 2015-Memorial Day
 July, 3, 2015-4th of July
 September 7, 2015-Labor Day
 October 12, 2015-Columbus Day
 November 11, 2015-Veteran's Day
 November 26, 2015-Thanksgiving Day
 December 25, 2015-Christmas Day
 January 1, 2016- New Years Day

WE WANT NEW MEMBERS!

YOU already know how great YOUR credit union is, so why don't more of your family members and co workers belong here? We need your help in recruiting them to add to our credit union family. Any ideas you may have to get more people you work with to join are greatly appreciated!

Think of YOUR credit union for...

- Paying your regular monthly bills FREE by using our convenient ACH option.
- refinancing the auto loan you may have felt forced into at the dealership at a higher rate.
- get the funds you need for holiday bills, school tuition, car repairs with a convenient and easy personal loan.

DEBIT CARD SAFETY TIPS

**IF YOUR CARD IS LOST OR STOLEN
 PLEASE CALL 1-800-472-3272
 IF OVERSEAS CALL 1-614-564-5101**

ATTENTION MEMBERS

We are seeing an increase in debit card fraud. Here are some tips to keep your credit union account safe.

1. **DO NOT SWIPE** your debit card at a gas station pump. Criminals are placing devices called "skimmers" on the part of the pump where you would swipe the card. This "skimmer" collects your information from the magnetic strip on the back of your card. If you need to use your debit card at a gas station, **GO INSIDE** and let the attendant swipe the card there.
2. **DO NOT** use your debit card on the **INTERNET**. We recommend using a credit card or a prepaid gift card.
3. **DO NOT** allow someone else to use your card. Ultimately **YOU** are responsible.
4. We can raise your daily limit if you are going to make a large purchase. It is **YOUR** responsibility to contact us to lower your limit for normal use. If your daily limits are not lowered and your card information is stolen, a thief can steal all the money in your draft account.
5. **DO NOT** write your **PIN** (Personal Identification Number) on your debit card.

6. Please **OPEN** your monthly credit union statement and **REVIEW** all of your debit card purchases. If there is fraud, you have **60 DAYS** to notify us.

7. If you are using an ATM and the slot where you swipe your card does not look right, **DO NOT USE IT**. Also be sure no one is looking over your shoulder. They may be trying to see your PIN number you are entering.

8. If you are going to be **TRAVELING**, please call us and let us know. We will put your card on travel status.

Schuykill Federal Credit Union wants to keep all of our members information secure, but we need **YOUR** help to do so.

GIFT CARDS

Don't forget SCFU sells gift cards. When you don't know what to get someone, these work great! There's no running to the mall, gift wrapping or returns. Great for teenagers and kids in college. Ours are the least expensive in town. **Cost is just \$3.00 each.**

RETURNED CHECKS

SFCU deposits with National Penn Bank. If you should cash/deposit a check drawn on another institution and the funds are not available, the check is re-deposited for a second time. There is a **\$30.00 fee** for every returned check.