

Schuylkill Federal Credit Union

April 2008

Schuylkill Federal Credit Union 101 East Union Street Pottsville, PA 17901 570-628-4656 Email: schuylkillfcu@comcast.net	Office Hours: Monday-Thursday 9:00 a.m. - 4:00 p.m. Friday 9:00 a.m. - 6:00 p.m. THURSDAYS 4:00-5:00 DRIVE UP ONLY STARTING 10/18/07 Also visit us at: www.schuylkillfcu.com

From the Desk of Cindy Nettles

We would like to congratulate Barbra Fox on her retirement after 26 years of faithful service to the Credit Union. We hope she enjoys spending more time with family and friends.

REMINDER

If you have a loan with disability insurance and you are injured. Please notify us immediately so we may begin your paper work. This will help to speed up your claim.

Don't forget that we have extended the Drive Thru hours. Thursdays the **Drive Thru Only** will be open till 5:00 PM Please stop in to see us!

ON APRIL 17 THE DRIVE THRU WILL NOT BE OPEN AFTER 4PM DUE TO STAFF TRAINING. DRIVE THRU CLOSED ONLY THAT DAY.

If you have admired the renovations of our building and need any type of repairs or construction, it was done by Bob Long, who owns **TIMBER CREEK DESIGN AND CONSTRUCTION.** You can reach him thru his web site @ www.timbercreekdesignconstruction.com.

Dormant Accounts

If you have not used your shares account in **the past two years**, the account is/will be assessed a **\$2/month** dormant fee. You don't want to pay this, and we don't want to charge you, so please use your account!

Savings and Loan Rates

Share Rates	
Regular Shares	1.25%
Christmas Club	1.25%
Vacation Club	1.25%
Tax Club	1.25%
IRA Savings	4.00%
Draft/Checking	0.00%

CD Rates

6 months	3.20%
12 months	3.70%
24 months	3.90%
36 months	3.90%
60 months	4.05%
12 month IRA CD	4.50%
Loan Rates	As low as
New Vehicle	5.50%
Used Vehicle	6.00%
Signature	7.00%
Home Equity	5.75%

Other Loan Rates

First Mortgage 0 pts	6.00%
Land Loans	7.50%
Share Secured	4.50%
CD Secured: CD rate+3.00%	
VISA Purchases	12.90%

All rates are subject to change without notice. Your savings are federally insured to \$100,000 by the National Credit Union Association, a U.S. Government Agency.

100% Mortgage Financing

Are you a first time home buyer (which includes anyone who has not owned property in the past 3 years) looking for a single family owner occupied residence in Schuylkill County? YOUR Credit Union has a special mortgage program that could meet your needs. Contact the office for more details BEFORE looking at homes.

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, credit union 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.

TWO IMPORTANT REMINDERS

1. Please remember that if your draft account is overdrawn due to a debit card transaction, money **will not** be transferred from another account to cover the overdraft. Each overdraft charge due to a debit card transaction is **\$25.00**
2. Also, please remember if you are coming in to our credit union that we have a limit of **\$1500.00** in cash that can be withdrawn in one business day. If you need more we ask that you give us **24 hr. notice.**

THREE FEE CHANGES

1. Starting **APRIL 21ST**, first day Over draft fees will now be **\$20.**
2. **ACH Origination** and/or **Modification** will now be a **\$5. fee.**
3. **Return check** fee will now be **\$20.**

Board Members

Raelene Thompson
Gary Samson
Nick Eckley
Paul Gombola
Bill Kalymun
Ed Sesack
Michele Eroh
Patricia Fatora
Frances Yob

Supervisory Committee

Michele Eroh
Tom Eroh
Jean Heffner

Staff

Cindy Nettles
Cathy Satterwhite
Annette Lisowski
Cheryl McGlone
Linda Ebert
Megan McGeever
Vanessa Duncan

E-STATEMENTS

SFCU now offers E-Statements! You don't have to wait to receive your statement in the mail. Once your account is set up, you will receive an email saying that your statement is ready to retrieve. You can retrieve it from our website at your convenience and in the comfort of your home. The E-Statement will contain all your accounts and loans. It is like getting a quarterly statement **every month.** Also, you will be able to retrieve our newsletter the same way. If you are interested please call our office @ 628-4656 and let us know. We will set your accounts up.

MEMBER CORNER

HEALTH FACTS OF THE MONTH

5 Amazing Allergy Facts

1. **Sensitive to Pollen?** Wash your hair before bedtime. **REASON:** You'll remove any pollen and keep it from settling on pillows in bed. **ALSO:** Avoid irritants such as tobacco smoke, automobile exhaust, hair spray and perfume.
2. Best time to take an **ANTIHISTAMINE**, which helps block allergic reactions, is before symptoms start. **JUST REMEMBER:** Some allergy medications can cause sleepiness. **SUGGESTIONS:** Ask your health care provider about antihistamines that cause less drowsiness.
3. **DUST MITES** love to nest in area rugs and make you sneeze and itch. **If you're allergic, Australian researchers offer a simple solution:** Place area rug outdoors in direct sunlight for a few hours until they become warm and dry. **RESULT:** Mites dry up and die.
4. **MOVING** to another location is no guarantee of allergy relief. **WHY:** People usually develop allergies to their new region's pollens and molds within a few years of moving. **PLUS:** Most allergy-provoking grasses are widespread.
5. As many as 20% of Americans believe they have a **FOOD ALLERGY**, but true food allergies are actually rare. What most people consider food allergies are usually signs of digestive problems, food poisoning or stress.

Recipes of the Month

Parmesan Chicken

½ Cup Grated Parmesan Cheese
¼ Cup Dry Bread Crumbs
1tsp. Dried Oregano
1tsp. Dried Parsley Flakes
¼ tsp. Paprika
¼ tsp. Salt
¼ tsp. Pepper
6 Boneless Skinless Chicken Breast Halves
¼ Cup Butter or Margarine melted

Directions

In a large bowl, combine the first seven ingredients. Dip chicken in butter and then into crumb mixture. Place in a greased 15-in. x 10-in. x 1-in baking pan. Bake, uncovered, at 400 degrees for 20-25 min or until chicken is tender and juices run clear.

Yield 6 Servings

~Cindy~

Peaches and Cream Pie

¼ Cup Granulated Sugar
¾ Cup Flour
1 tsp. Salt
1 Package vanilla Pudding mix (Not Instant)
3Tbs. softened butter
1 Egg
½ Cup Milk
1 16oz Can of Sliced Peaches in Heavy Syrup
8 oz Cream Cheese, Softened
½ Cup Sugar
3-5 Tbs. Of Reserve Peach Syrup

Directions

Spray a glass pie dish with non-stick spray or grease well with butter or margarine. Blend first 8 ingredients together with mixer and pour batter into pie dish. Take can of peaches and drain well (saving syrup). Lay peaches on paper towels to drain thoroughly. Place peaches on top of butter. Mix remaining 3 ingredients (cream cheese, sugar and reserved peach syrup) together with mixer until smooth. Sprinkle with cinnamon sugar mixture. Bake at 350 degrees for 30 minutes. Cool one hour. Keep refrigerated.

~Cheryl~

FISHING FACTS

It's that time of year again to dust off your fishing rods and tackle boxes and find that perfect fishing spot. Some helpful facts to catching that perfect fish is using a smaller hook can improve your chances in catching a fish. Fish are less likely to take a big hook also a lighter line will help too. Bobber's are not always the best thing to use, they are more for helping to teach kids to fish and suspend your bait in the water. Sinkers would be the better choose to get your bait and lure down were the fish can see it. Your best choose for live bait would be worms, bee moths or crickets but the bait should be the size of the hook so if your bait is bigger then the hook just simply cut it down to size and enjoy the rest and relaxation of the fishing season.