

Schuylkill Federal Credit Union
December, 2011

Schuylkill Federal Credit Union
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From the Desk of Cindy Nettles:

Happy New Year!! It's hard to believe that we are starting a new year. The Board of Directors and the employees would like to wish everyone a Happy, Healthy and Prosperous New Year!

We now have a 2nd **ATM** located in the main entrance to the new **Union Station**. Check it out!

Have you signed up for your REWARDS points? There is a link on our website. Check it out!

Also we are now on **Facebook!** So, look us up, **Schuylkill Federal Credit Union** and become our fan!

REMINDER

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

DORMANT ACCOUNTS

If you have not used your share 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!

SHARE RATES

Regular Shares	.05%
Christmas Club	.05%
Vacation Club	.05%
Tax Club	.05%
IRA Savings	.75%
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 & IRA CD RATES

6 Months	0.25%
12 Months	0.45%
24 Months	0.575%
36 Months	0.70%
48 & 60 Months	1.125%

Loan Rates	As low as
New Vehicle	2.90%
Used Vehicle	3.40%
Signature	7.00%
Home Equity	6.00%-5yrs
Home Equity	6.50%-10yrs

Other Loan Rates

First Mortgage 0 pts	5.198%-15 years
	5.305%-20 years
Land Loans	7.50%
Shared 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 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**.

Board Members

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

Staff

Cindy Nettles
Cathy Satterwhite
Annette Lisowski
Cheryl McGlone
Linda Ebert
Lori Ralston
Nadine Hughes

Supervisory Committee

Tom Eroh
Brian Manning
Jean Heffner

HOLIDAY CLOSINGS

Feb. 20, 2012-Presidents Day
May 28, 2012-Memorial Day
July, 4, 2012-4th of July
September 3, 2012-Labor Day
October 8, 2012-Columbus Day
November 12, 2012-Veteran's Day
November 22, 2012-Thanksgiving Day
December 25, 2012-Christmas Day
January 1, 2013- 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

1. Never disclose your PIN to anyone.
2. Keep a written record of your PIN entirely separate from your card.
3. Remember to pick up your ATM receipts before leaving the ATM.
4. Be alert—look around the area when you are approaching and leaving the ATM area.
5. While at the ATM allow a comfortable distance between you and the person using the ATM.
6. Do NOT walk up to the ATM before the current user has left.

7. Use your body to shield the ATM's keyboard from another person's line of sight.
8. Don't stop to count the money or expose it for others to see.
9. Do not reveal any information about your card over the phone.
10. Verification of your card accounts and PIN should only take place in person at your Credit Union.
11. Use the number listed on the front of the PIN mailer to report a card lost or stolen.

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.**

1098s & 1099s Tax Forms

Tax forms will be mailed out by 01/31/12
1098s are the tax forms for interest you have paid on a real estate secured loan. **ONLY** if you paid more than **\$600.00** in interest, will you receive a 1098.

1099s are tax forms for interest you earned on a savings account or club. Only if you earned more than **\$10.00** in interest, will you receive a 1099.

7 Ways To Maintain a Good Credit History

1. Always make your payments on time
2. Make at least the minimum payment due each month.
3. Stay within your credit limit.
4. Charge only what you can afford to pay back.
5. Understand interest rates and any fees that may apply to your credit card.
6. Review your credit report annually and report any errors.
7. Report any fraudulent activity on your credit card account.