

# Schuylkill Federal Credit Union

December, 2009

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

**From the Desk of Cindy Nettles:**

It's hard to believe that 2009 is coming to a close. The board members and the staff would like to wish you and your families a happy and safe New Year!!

**REMINDERS**

On Monday October 5, 2009, the construction of the new Intermodal System began. **The drive thru will remain OPEN during this period. Parking will be available in the old 84 Lumber Lot. As you enter, the first 10 spaces on the right are for CU parking. The 2 spaces beside the deck will also be available..** This project is expected to last till Dec. 2010.

**CHRISTMAS CLUBS**

Did you run out of money before you finished your Christmas shopping? **Be prepared next year. Open a Christmas club with us! There is no required minimum and you can have payroll deduction!**

**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.

**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	0.40%
Christmas Club	0.55%
Vacation Club	0.55%
Tax Club	0.55%
IRA Savings	1.00%
Draft/Checking	0.00%

**CD Rates & IRA CD Rates**

6 months	1.00%
12 months	1.10%
24 months	1.55%
36 months	1.65%
48 & 60 months	2.75%

**Loan Rates As low as**

New Vehicle	5.50%
Used Vehicle	6.00%
Signature	7.00%
Home Equity	6.00%

**Other Loan Rates**

First Mortgage 0 pts	5.50%
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 \$250,000 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.

### **ONE IMPORTANT REMINDER**

1. 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**.

### **TWO FEE CHANGES**

1. Starting **JUNE 1<sup>ST</sup>, 2009**  
Duplicate and replacement Debit cards will now be **\$10**.
2. Pin reminders will now be a fee of **\$2.50**

#### **Board Members**

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

#### **Staff**

Cindy Nettles  
Cathy Satterwhite  
Annette Lisowski  
Cheryl McGlone  
Linda Ebert  
Suzanne Laughlin  
Nicole Correll

#### **Supervisory Committee**

Michele Eroh  
Tom Eroh  
Jean Heffner

### **Holiday Closings**

**February 15, 2010-Presidents Day**  
**May 31, 2010-Memorial Day**  
**July 5, 2010 (for Sunday, July 4<sup>th</sup>)**  
**September 6, 2010-Labor Day**  
**October 11, 2010-Columbus Day**  
**November 11, 2010-Veterans Day**  
**November 25, 2010-Thanksgiving Day**  
**December 24, 2010 (for December 25)**  
**Christmas Day**  
**December 31, 2010( for January 1, 2011)**  
**New Year's Day**

### **Gift Cards**

Don't forget SFCU 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 \$2.75 each

## **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 .