

Financial 1st **CREDIT UNION NEWS**

Financial1fcu.org

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FALL 2017

Monday-Wednesday 9am to 4 pm

Thursday-Friday 9am to 4:30 pm

Unwrap your Gifts!

The credit union would like to share some gifts! Starting October 1st, we will be offering a loan special to help with the extra expenses of the holiday, with a chance to get a bonus gift. This will run until January 31, 2018. You can choose from \$1500 for 12 mos. at 7% or \$2000 for 18 mos. at 7.5%

or \$2500 for 18 mos. for 8% APR with a low weekly payment of \$36* or less .

*Must meet all loan criteria. The payment is based on the amount of the loan with single life and disability.



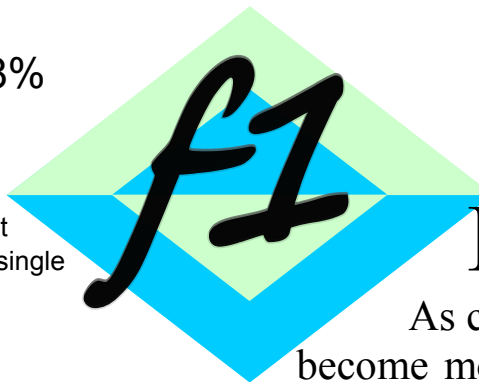
Christmas Clubs...

Your club accounts will be transferred to your savings or draft account on October 16th. The new club accounts will five eight five four automatically start up the following pay. If you would like to make any changes please contact the credit un-

Year-End Auto Special

From November 1, 2017 to December 31, 2017 take an additional 1/2% off our low vehicle loan rates! What a way to start the new year out, with a new or newer car or maybe make it a great gift for a family member.

New or Used as low as **1.50%** APR



Equifax Data Breach

As cyber attacks and data breaches become more frequent it is vital that we have up-to-date five three nine two contact information for all our members, for you to monitor your monthly statements for any discrepancies, review your credit reports and check to see if your personal information has been compromised in the most recent attack. If you have any questions about this please reach out to the credit union or log onto the website below.

www.equifaxsecurity2017.com

Holiday Party...

On December 2nd from 1-3 pm we will be hosting a youth holiday party at the credit union. There will be crafts, treats and light refreshments for kids 10 and under. Please contact the credit union by 11/22 to sign up your children. There will also be a special visitor!

MEMBER FYI

- ♦ **VISA CREDIT CARDS** . Tired of high interest rates and your payment going nowhere? Contact us about our credit card that is as low as 8.9%APR. This can save you a lot of money and you can set up automatic payment from your pay!
- ♦ The credit union will NEVER contact you and request your personal two eight three eight information, pin number, account number or card numbers. Please report any calls to the credit union immediately.

Naughty or Nice?

GIFT CARDS are the right price!

Contact us today to get your VISA gift cards for all your family members! Only \$1.50 each.



This website offers great discounts to credit union members on products and services from many different providers. Check it out!

Dividends

The Board of Directors have approved the following dividend rates for the 3rd quarter.

- Shares - 0.05% APY
(on balances of \$100.00 or more)
- Vacation Club - 0.05% APY
- Christmas Club - 0.05% APY
- Share Drafts - None

Board of Directors

Chairman.....	Richard Strous
Vice Chairman.....	Al Dougherty
Secretary.....	Melissa Barber
Treasurer.....	Lisa Vistad
Directors.....	Daniel Colton Joan London Sue Kibler
Supervisory Committee	
Chairperson.....	Tyrone Cox
Member.....	Richard Strous Sandra Confer
Office Staff	
CEO.....	Rebecca Cortright
Loan Officer.....	Tina Cupp
Member Services.....	Ruth Sennett
Student Intern.....	Sawyer Scott

**DON'T FORGET TO
LOOK FOR YOUR
LUCKY NUMBERS
IN THIS ISSUE!**



Upcoming Holiday Schedule CLOSED

October 9.....	Columbus Day
November 10.....	Veterans Day
November 23.....	Thanksgiving Day
November 24.....	Opening at Noon
December 20.....	closing at 3 pm
December 25.....	Christmas
January 1, 2018.....	New Years Day

Please remember that even though the credit union office is closed for these holidays, ATMs are available 24 hours-a-day for your convenience. If you don't already have a Visa debit card, call or stop by the office for details and an application. Surcharge-free lo-

Coming Soon!

Another step to help our members! We are working on finalizing the programs to offer you competitive **HOME MORTGAGES** and **HELOC** (home equity line of credit) loans. Keep a look out for more information in the near future.

Thank you....

The Board of Directors would like to thank Kevin Confer for his service to the credit union. As a member he stepped up to assist and direct the credit union.

Annual Meeting

This year will be our Annual Meeting. Pencil us in, to join in the celebration of the six zero four seven Credit Union's past, present and future. More information will be forth coming!

40th



Do you know.. *what services we have?*



- New and Used Auto Loans
- New and Used Motorcycle Loans
- New and Used Recreational Vehicle Loans
- New and Used ATV's and Boats
- Signature Loans up to \$10,000
- VISA Credit Cards as low as 8.9%*APR
- Credit Builder Loans
- Share Secured Loans
- Notary Services - free of charge (no Penn Dot)
- Christmas Club Accounts
- Vacation Club Accounts
- YOUTH Accounts with Debit Cards with parental consent
- Web-banking with Online Instant Transfer
- Bill Pay
- VISA Debit Cards with over 55,000 free ATM's
- Wires Western Unions
- Direct Deposits and Payroll Deductions
- Student Loans - linked through Sallie Mae