

Financial 1st

CREDIT UNION NEWS

Financial1fcu.org

2875 Reach Rd
Williamsport, PA 17701



Phone: 570-322-2061
888-452-0697
Fax: 570-322-0215

SPRING 2018

Monday-Wednesday 9am to 4 pm

Thursday-Friday 9am to 4:30 pm

DID YOU KNOW....

That your family members can join the credit union. Anyone who works for Bimbo Bakeries, who works for, goes to school, or is an alumni of Williamsport Area School District can join. Anyone who works, attends school, worship, or volunteers in our underserved area can join. Contact us for more

Information.

6 WAYS TO PROTECT YOURSELF

1. Keep hard copies of all credit and debit cards in a safe, secure place.
2. Use double-authentication on all online banking transactions.
3. Never click on any suspicious-looking links or download anything when you're unfamiliar with the source.
4. Don't share sensitive information online unless you can absolutely verify the identity of the other party.
5. Check your credit card and checking account statements carefully each month. Report any suspicious activity immediately.
6. Set a spending cap for your credit and debit cards as well as a specific geographic area for their use.



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

Check it out!

Loan Specials



Up to \$5,000 to make any of those home improvements, do some yard work, or even clean up some of those past due bills!! As low as 8%* APR for the maximum term of 36 months. March 1, 2018– May 31, 2018 *must meet loan criteria

Auto Loan Special



With a Rate as low as 1.5% on new and used vehicles! Includes cars, trucks, motorcycles, boats, ATVs, Campers and RVs. Offer available April 1, 2018– July 31, 2018 *must meet loan criteria

Member FYI...

- The Visa Credit Cards due date was changed to the 4th of every month. Sorry for any inconvenience this may cause.
- We are selling our building and will be relocating.. More information to come, stay tuned to our website, Facebook & twitter pages!

UCC4A Disclosure

Credit given by Financial 1st FCU to our members with respect to an automated clearing house credit entry is provisional until the credit union receives the final settlement for such entry through a Federal Reserve Bank. If the credit union does not receive such final settlement, the member is hereby notified and agree that Financial 1st FCU is entitled to a refund of the amount credited to the member in connection with such entry, and the party making payment to the member via such entry shall not be deemed to have the member in the amount of such entry.

Under the operating rules of the National Automated Clearing Assoc. which are applicable to ACH transactions involving your account, the credit union is not required to give next day notice to the member of receipt of an ACH item and Financial 1st FCU will not do so. However, the credit union will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Financial 1st FCU may accept on the members behalf payments to the member's account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Funds Transfer Act and the members rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Privacy Notice and Disclosure

Financial 1st Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information about the parties who receive personal and sometimes non-public information from us as we conduct the business of the credit union.

Information we collect about you - we collect non-public personal information about you from the following sources; from your application and other forms you supply, information about your transactions with us, and information we receive from a consumer reporting agency. We may disclose all of the information we collect, as described above, as permitted by law.

Parties who receive information from us - we may disclose non-public personal information about you to the following types of third parties; financial service providers, such as insurance companies and non-financial companies, such as consumer reporting agencies, data processors and government agencies.

Disclosure of information to parties that provide services to us - in order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions that we have shared marketing agreements, to companies that do marketing on our behalf, or to non-affiliated third parties for the purpose of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures normally include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide to other third parties.

Disclosure of information about former member- if you terminate your membership with Financial 1st Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How we protect your information - we restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic or procedural safeguards that comply with federal regulations to guard your non-public personal information.

What members can do to help - Financial 1st Federal Credit Union is committed to protect the privacy of its members. Members can help by following these simple guidelines:

*Protect your account numbers, plastic card numbers, personal identification numbers (PIN) or passwords. Never keep your PIN with you card. The PIN will allow free access to your accounts if your card is lost or stolen.

*Use caution when disclosing your account numbers, social security number, etc. to other people. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

*Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.