

Financial 1st CREDIT UNION NEWS

Financial1fcu.org

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SUMMER 2018

Monday-Wednesday 9am to 4 pm

Thursday-Friday 9am to 4:30 pm

Loan Specials



Are you planning to get away? Let us help you extend your vacation plans with our Vacation Loan Special. Up to \$3500 for as low as &% APR* for 24 months.

April 1, 2018– September 30, 2018

**must meet all loan criteria. Annual Percentage Rate. Loan limits exclude Credit Disability and Life Insurance

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.



We have discounted Knoebel's tickets for sale here at the credit union!!

Get a \$20 book for \$16

\$10 book for \$8

\$5 book for \$4

Come on in and get your tickets today!!

Dividends

The Board of Directors have approved the following dividend rates for the 2nd quarter.

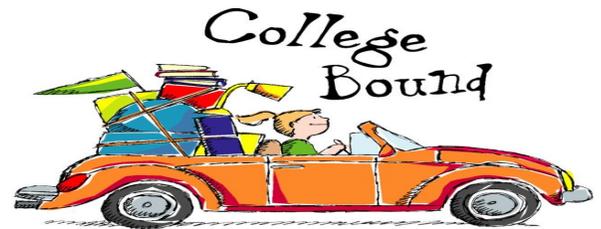
Shares - 0.05% APY

(on balances of \$100.00 or more)

Vacation Club - 0.05% APY

Christmas Club - 0.05% APY

Share Drafts - None



You're heading off to college in the fall, and you've got just about everything lined up. Your books are ready, your housing's arranged and your work-study is set ... but you still need a car! Your first decision is whether to lease or buy. Leasing is cheaper in the short term, and you're not committing to owning the car, but you're paying for something that will never be yours. Buying is a great idea, but do your research! Be sure you're getting the most bang for your buck when it comes to mileage and cargo capacity.

Upcoming Closings

Tuesday July 3, 2018 Closing at 1:00 P.M &
 Wednesday July 4, 2018 in observance of
 Independence Day

Monday, September 3, 2018 in observance of Labor
 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 four seven two four and an application. Surcharge-free locations include all Sheetz, any Allpoint ATM or log onto cudollar.org or allpointnetwork.com to find other locations near you!



Bring or Buy your phone & get one month **FREE** when you switch to Sprint

With the TruStage Auto & Home Insurance Program from your credit union, members can protect what they love, and travel with piece of mind.

Members can get a free quote by calling 800-789-6286.



If you've ever taken your kids on vacation and had to listen to them complain about your choice of activities and about not having enough money to do everything, try something different this year! Bring the kids into the budgeting process, letting them know how much you have to spend and what the costs of various attractions will be. You might even withdraw the money needed and make actual piles of cash for each day. They'll quickly understand that choices have to be made, but making them part of the process will improve their attitudes and lead to more summer fun!

Member FYI...

- We will be having little league pins for sale! Starting in August 2018



Does taking summer classes mean no summer fun? Not at all! Grab your books and study outside. Recruit some friends and have a study session in the park. Load a lecture or even a video presentation into your MP3 player and go for a hike while you listen to your work. Squeeze all the fun you can into weekends with amusement park trips or a dunk in a lake. Pile everyone into the car and take a study-group road trip, with one person being the "lecturer" in the car. Be sure to get some chill time every day. Grab an ice cream cone, go for a jog or just flop in the grass at the park. You'll squeeze in a summer even with a full course load!

Board of Directors

Chairman.....Richard Strous

Vice Chairman.....Al Dougherty

Secretary.....Melissa Barber

Treasurer..... Lisa Vistad

Directors..... Dan Colton

Joan London

Karen Caputo

Supervisory Committee

Chairperson..... Tyrone Cox

Member.....John Lilley

Rochelle Krug

Office Staff

CEO.....Rebecca Cortright

Loan Officer.....Bethany Hoover

MSR/Loan Officer.....Ruth Sennett

MSR.....Sawyer Scott

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.

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.