

# CREDITLINE

LEWISTON PORTER FEDERAL CREDIT UNION

4061 CREEK RD YOUNGSTOWN, NY 14174

Phone: (716) 286-7293 Fax: (716) 754-9398

www.lewistonporterfcu.com



## OFFICE HOURS:

Monday	10:00 – 4:00
Tuesday	10:00 – 4:00
Wednesday	10:00 – 4:00
Thursday	10:00 – 4:30
Friday	10:00 – 4:30

**\*\*If school is closed due to weather, Credit Union will also be closed\*\***

## HOLIDAY CLOSINGS:

MLK Day	January 15, 2018
Presidents Day	February 19, 2018
Good Friday	March 30, 2018



## DISCOUNT MOVIE PASSES:

Regal Premiere Tickets: \$8.50 each

Regal Ultimate Movie Pack: \$27.00

(2 Premiere tickets & \$10.00 Concessions gift card)

## DELTA SONIC CAR WASH TICKETS:



Basic Wash:	\$6.00
Touchless Wash:	\$8.00
Super Kiss Wash:	\$12.00
Interior Car/Truck:	\$12.00/\$14.00
Oil Change:	\$22.50
+ more!	

**\*all Regal and Delta Sonic prices subject to change.**

## TRAVEL MONEY CARDS:

Available in amounts \$100.00 - \$5,000.00 for \$5.00

## VISA GIFT CARDS:

Available in amounts \$10.00 - \$1,000.00 for \$2.50  
Choose from various card designs!

## DIVIDENDS DECLARED:

The Board of Directors has declared a dividend for the period ending December 31st, 2017 as follows:

Share Savings:	.25% APY
Club Accounts:	.15% APY



## 1098 & 1099 TAX FORMS:

You should receive a 1098 form if you earned over \$10.00 in dividends for 2017, & a 1099 if you paid over \$10.00 in interest on your real estate loan. You should receive the form by 1/31/2018. This information is also listed on your year-end statement.

## WINTER 2018

## BONUS DIVIDEND DECLARED!



The Board of Directors has declared a **25.0% bonus dividend for 2017!** This dividend will be paid at the end of the year and will be based on the dividends you earned this past year. The Board of Directors would like to thank all our members for their continued support of the Credit Union – without your support, these bonus dividends would not be possible. ☺

## Holiday bills giving you the blues?



Now you can **consolidate your bills** and pay **NO INTEREST\*** until spring with the Credit Union's **Visa Platinum credit card!** And don't forget... Our **Visa Credit Card Rewards Program** is now available to all our Credit Card holders! These points can be redeemed for merchandise and travel 24/7 online!!  
(\*Interest rate based on credit score. Rates as low as 0% for 3 months and 7.9% thereafter)

**Contact the Credit Union for details or to apply!**



## SCHOLARSHIP OPPORTUNITY

Any member of the Credit Union will be eligible to win a **\$500 renewable scholarship!** This scholarship is open to all members; those attending college for the first time, or those returning to college or trade school. Applications are available at the Credit Union office. Deadline for application is April 15<sup>th</sup>, 2018.

## NEW YEAR'S GIVEAWAY!!

To enter, just mention seeing this newsletter.

Happy New Year! ☺

Prize: A Regal Cinemas Ultimate Movie Pack!  
(2 Premiere tickets & \$10.00 Concessions gift card)





Listed below are our current Board and Committee members:

## BOARD OF DIRECTORS:

Janet Cirillo – Vice President  
Edward Hess – Treasurer  
Dorothy Lehman - Secretary  
Catherine Bennion  
Andrew Krazmien  
Donna Parent  
Beverly Van Deusen

## LOAN OFFICERS:

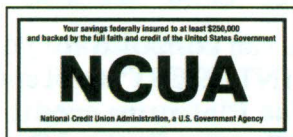
Kenneth Stadler  
Kathryn Van Deusen  
Kathy Hess

## SUPERVISORY COMMITTEE:

Kathleen Scalfani – Chairperson  
Peter Schreiber – Vice Chairperson  
Gordon Nelson  
Marie Rajczak

## OFFICE STAFF:

Kenneth Stadler – Manager  
Kathryn Van Deusen – Assistant Manager  
Susan Wendt – Teller/CSR



NCUA Insurance Call Center  
1-800-755-1030, ext. 1



This is a free service – view, download, and print your statements right from our secure Home Banking site.

**Earn 0.1% interest on your checking account! Save a tree!**

Contact the Credit Union to sign up.



Check your balance & make transfers with our automated phone service!  
**Call (716) 754-6550.**

## Surcharge-free ATMs

Download the free ALLPOINT app to your smartphone, or check the link on our website under "Our Services" for locations!



## RATE CORNER

(Effective January 1<sup>st</sup>, 2018. All rates subject to change.)

	<u>RATE</u>	<u>APY</u>
<b>Share Accounts</b>	.25%	.25%
<b>Draft Accounts</b> (with e-statement)	.10%	.10%
<b>Christmas Club / Vacation Club</b>	.15%	.15%
<b>Share Certificates</b>		
-Six Month	.65%	.65%
-One Year	.75%	.75%
-Two Year	.85%	.85%
-Three Year	1.25%	1.25%

<u>Unsecured/Signature Loans:</u>	<u>RATE</u>	<u>TERM</u>
-“Holiday Loan” (up to \$2,000)	8.50%	12 months
-Up to \$12,500 as low as	9.50%	48 months

<u>Share Secured Loans:</u>		
-Up to Shares balance	1.50% above current Share rate	120 months

<u>New Vehicle Loans:</u>		
As low as	1.99%	up to 3 years
	3.19%	up to 6 years

<u>Used Vehicle Loans:</u>		
As low as	2.49%	up to 3 years
	3.19%	up to 5 years
(model years 2015-2017 only)	3.69%	up to 6 years
100% of invoice including taxes & licensing.		

<u>Recreational Vehicle Loans:</u>		
As low as	5.20%	call CU for terms

<u>Home Improvement Loans:</u>		
-Up to \$12,500 as low as	8.25%	48 months

<u>Mini Home Equity Loans:</u>		
-Up to \$20,000	5.25%	60 months
	5.75%	84 months

- Secured by second mortgage on property
- \$75 non-refundable application fee
- No closing costs!
- Fixed rate/fixed amount & term (one-time advance - not a line of credit)
- May be tax deductible – consult your tax advisor

<u>Home Equity Loans/Line of Credit:</u>			
-Up to \$80,000	<b>Variable:</b>	Prime Rate	15 years
(85% of equity, less existing mortgage)	<b>Fixed:</b>	6.30%	10 years
		6.80%	15 years

- Secured by second mortgage on property
- \$150 non-refundable application fee
- No closing costs!
- Variable rate based on Prime as stated in the Wall Street Journal, adjusted semi-annually
- May be tax deductible – consult your tax advisor

### First Mortgage Loans through Owners Choice Funding Inc.

Check [www.ownerschoice.com](http://www.ownerschoice.com) for current rates, info, or to apply online. Or stop by the Credit Union office for an application!

### Visa Platinum Credit Cards

- Credit Line up to 10.0% of annual income
- Interest rates as low as 0% for first 3 months; as low as 7.90% thereafter
- No fees for balance transfers or cash advances
- Earn points by using your card which you can redeem for merchandise!