

CREDITLINE

LEWISTON PORTER FEDERAL CREDIT UNION
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

closed on Wednesdays July & August

HOLIDAY CLOSINGS:

Memorial Day	May 28, 2018
Independence Day	July 4, 2018



DISCOUNT MOVIE PASSES:

Regal Premiere Tickets: \$8.50 each
Regal 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!

AMUSEMENT PARK TICKETS:



Fantasy Island: \$21.99 (online)

*Go to FantasyIslandNY.com, enter code
(available at CU) for discount

**Darien Lake: \$51.00
(buy one, get one free!)**

*ticket price includes parking and water park!

VISA GIFT CARDS:

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

Great for weddings, graduations, & baby showers!!

VISA TRAVELMONEY CARDS:

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

DIVIDENDS DECLARED:

The Board of Directors has declared a dividend for the period ending March 31st, 2018 as follows:

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



Spring 2018 Updated Website & App!

We have updated our website! All Home Banking users will have to re-enroll; just click on "Enroll Now" and follow the instructions. If you need any help, please give us a call! We hope you like the new site!! 😊

What's new:

- ★ If you have multiple accounts and would like them linked on Home Banking, please contact us.
- ★ BillPay no longer has a separate login and will be accessible from Home Banking.
- ★ We have a smartphone app! Just search "Lewiston Porter FCU" in the iPhone App Store/Google Play!
- ★ With the new design, you can create a login username instead of using your account number. You can also customize nicknames for your accounts. There is more detailed account information available; you can also view more detailed payoff information for loans, and view pending transactions that have not yet posted.
- ★ We will be adding remote check deposit through the app soon! Keep an eye out for info!

Just a reminder...

We have worldwide surcharge-free ATMs through the Allpoint network! To find an Allpoint ATM near you, download the Allpoint app on your smartphone or click the "ATM Locator" link on our website!

TRAVELING SOON?

Make sure you let us know if you plan to use our VISA Debit or Credit Card. Our VISA network will block access to your card if they suspect fraud. Before traveling, please let us know the dates you will be away from home so we can notify VISA.



ANNUAL MEETING

**Our Annual Meeting will be held
Friday, June 8th, 2018 at 5:00 P.M.
at Lewiston #2 Fire Hall**

& will be catered by **Alps Catering!**
There will be dinner & dessert, 2 hours open bar,
free gifts, and prizes!

Tickets are only \$10.00!

Contact the Credit Union to RSVP today! 😊

Listed below are our current Board and Committee members:

BOARD OF DIRECTORS:

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

LOAN OFFICERS:

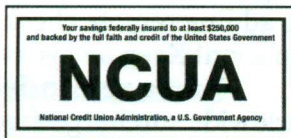
Kenneth Stadler
 Kathryn Van Deusen
 Kathy Hess

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



e - statements

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!

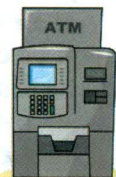
Contact the Credit Union to sign up.



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 April 1st, 2018. All rates subject to change.)

	<u>RATE</u>	<u>APY</u>
Share Accounts	.25%	.25%
Draft Accounts (with e-statement)	.10%	.10%
Christmas Club / Vacation Club	.15%	.15%
Share Certificates		
-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	Variable:	Prime Rate	15 years
(85% of equity, less existing mortgage)	Fixed:	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 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!

