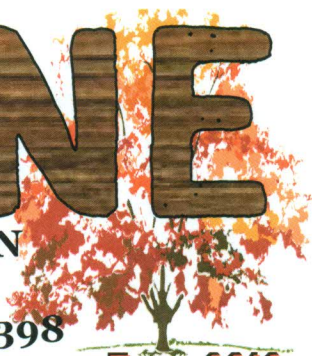




CREDIT LINE

LEWISTON PORTER FEDERAL CREDIT UNION
4061 CREEK RD YOUNGSTOWN, NY 14174
Phone: (716) 286-7293 Fax: (716) 754-9398
www.lewistonporterfcu.com



FALL 2018

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:

Columbus Day	October 8, 2018
Veterans Day	November 12, 2018
Thanksgiving	November 22, 2018
Christmas Eve	December 24, 2018
Christmas	December 25, 2018
New Year's	January 1, 2019

****We will be open 9AM – 12 NOON on 12/31****



DISCOUNT MOVIE PASSES:

Regal: \$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!	

***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 September 30th, 2018 as follows:

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

HOLIDAY LOAN SPECIAL

Due to high demand, the Credit Union is extending our limited-time offer of two low-interest personal loan options for our members!

Please apply before January 31st, 2019 to qualify.

TERM: ONE YEAR * RATE: 5.00%

MAX \$2,000.⁰⁰

TERM: TWO YEARS * RATE: 7.00%

MAX \$4,000.⁰⁰

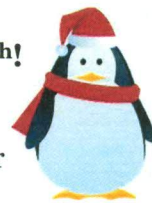
FYI... The Credit Union offers checking accounts with the same convenient features banks provide, but with no minimum balance or fees!

We offer: Free Visa Debit cards with a network of 55,000 worldwide surcharge-free ATMs; overdraft protection; courtesy pay up to \$500; first 50 checks free; 0.10% monthly interest on your checking account if you sign up for free e-statements; free online bill pay; and best of all... personal service! No annoying 1-800 numbers!

It's quick and easy to open a checking account with us! Call or stop by for more info! ☺

Christmas Clubs will be deposited to your Share account on October 15th!

If you would like a check instead, just let us know. Current Christmas Club members, make sure you stop in for your ornament. ☺ New Christmas Clubs are starting now if you would like to open one for next year!



**International Credit Union
Day is October 18th!!**

Stop by the CU for apple cider and treats to celebrate! ☺

We will also have drawings to win:
{First Prize} a Regal Cinemas Premiere Movie Pack, or
{Second Prize} a \$5 Starbucks gift certificate!
Come in or call us on October 18th and say "Happy Credit Union Day" to enter!

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
 Susan Black
 James Coyle
 Heidi Kazulak
 Beverly Van Deusen

LOAN OFFICERS:

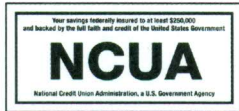
Kenneth Stadler
 Kathryn Van Deusen
 Kathy Hess

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!

Sign up on Home Banking, or contact the Credit Union.



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 click "ATM Locator" on our website for locations!



Download our app!

Search "Lewiston Porter FCU" on Apple App Store or Google Play!

RATE CORNER

(Effective October 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	.75%	.75%
-One Year	1.00%	1.00%
-Two Year	1.50%	1.50%
-Three Year	2.00%	2.00%

<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	5.75%	60 months
	6.25%	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:	6.80%	10 years
		7.30%	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.
 Click "Mortgage Rates" on our website to be linked to Owners Choice. Or, check ownerschoice.com for current rates, info, or to apply online.

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!