

# CREDITLINE

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

FALL 2021

## 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 11, 2021
Veterans Day	November 11, 2021
Thanksgiving	November 25, 2021
Christmas	December 24, 2021
New Year's Day	December 31, 2021



## DISCOUNT MOVIE PASSES:

Regal: \$9.00 each

Regal Movie Pack: \$29.00

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



## DELTA SONIC CAR WASH TICKETS:

Basic Wash:	\$8.00
Touchless Wash:	\$10.50
Super Kiss Wash:	\$13.50
Interior Car/Truck:	\$15.00/\$17.00
Oil Change:	\$25.00
+ 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 30<sup>th</sup>, 2021 as follows:

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

## HOLIDAY LOAN SPECIAL

This year has been rough on everyone. The Credit Union wants to help – we have **LOWERED OUR RATES** on two personal loan options for our members!

TERM: ONE YEAR \* RATE: 3.00%

MAX \$2,000.<sup>00</sup>

TERM: TWO YEARS \* RATE: 5.00%

MAX \$4,000.<sup>00</sup>

**The Credit Union's Annual Meeting** was held September 16<sup>th</sup>, 2021 at Casa Nova Restaurant. The 44 members in attendance had a great time! Susan Black, Donna Parent, and Kenneth Stadler were elected to three-year terms on the Board of Directors. The complete list of directors is listed on the back of this page.  
**\*Please Save The Date for next year's meeting!\***

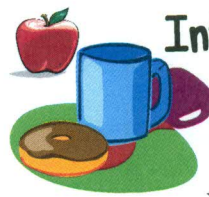
**Friday, May 13<sup>th</sup>, 2022 at  
Lewiston #2 Fire Hall**

**Christmas Clubs will be deposited  
to your Share account on October 12<sup>th</sup>!**

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 Thursday, October 21<sup>st</sup>!**



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

We will also have drawings to win:

{**First Prize**} a \$25 cash deposit to your Shares account, or  
{**Second Prize**} a Regal Cinemas Premiere Movie Pack.

Come in or call us on October 21<sup>st</sup> 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  
Kenneth Stadler – Secretary  
Catherine Bennion  
Susan Black  
James Coyle  
Heidi Kazulak  
Beverly Van Deusen

## LOAN OFFICERS:

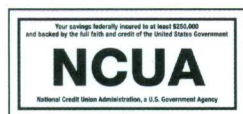
Kenneth Stadler  
Kathryn Van Deusen  
Kathy Hess

## 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 0.10% 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 1<sup>st</sup>, 2021. All rates subject to change.)

	<u>RATE</u>	<u>APY</u>
<b>Share Accounts</b>	.15%	.15%
<b>Draft Accounts</b> (with e-statement)	.10%	.10%
<b>Christmas Club / Vacation Club</b>	.15%	.15%
<b>Share Certificates</b>		
-One Year (Min \$2,500)	0.25%	0.25%
-Two Year (Min \$5,000)	0.50%	0.50%

<u>Unsecured/Signature Loans:</u>	<u>RATE</u>	<u>TERM</u>
-“Holiday Loan” (up to \$2,000)	3.00%	12 months
(up to \$4,000)	5.00%	24 months
-Up to \$12,500	as low as 8.50%	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	1.24%	up to 3 years
	2.44%	up to 6 years

<u>Used Vehicle Loans:</u>		
As low as	1.74%	up to 3 years
	2.44%	up to 5 years
	2.94%	up to 6 years

(model years 2018-2020 only)  
100% of invoice including taxes & licensing.

<u>Recreational Vehicle Loans:</u>		
As low as	4.20%	call CU for terms

<u>Home Improvement Loans:</u>		
-Up to \$12,500	as low as 7.25%	48 months

<u>Mini Home Equity Loans:</u>		
-Up to \$20,000	3.50%	60 months
	4.00%	84 months

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

### Home Equity Loans/Line of Credit:

-Up to \$80,000 (85% of equity, less existing mortgage)	<b>Variable:</b>	Prime Rate	15 years
	<b>Fixed:</b>	4.05%	10 years
		4.55%	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!