

CREDITLINE

LEWISTON PORTER FEDERAL CREDIT UNION

4061 CREEK RD YOUNGSTOWN, NY 14174

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

www.lewistonporterfcu.com

FALL 2022

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 10, 2022
Veterans Day	November 11, 2022
Thanksgiving	November 24, 2022
Christmas	December 26, 2022
New Year's Day	January 2, 2023

****We will be open 9:00AM – 12 NOON on 12/23
and 12/30****



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: \$14.50
 Interior Car/Truck: \$15.00/\$17.00
 Oil Change: \$30.00
 + 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 \$3.00
 Choose from various card designs!

DIVIDENDS DECLARED:

The Board of Directors has declared a dividend for the period ending September 30th, 2022 as follows:

Share Savings:	.05% APY
Club Accounts:	.05% APY

HOLIDAY LOAN SPECIAL

Get your holiday shopping done without getting stuck with a high-interest credit card bill in the new year!

TERM: ONE YEAR * RATE: 3.00%
MAX \$2,000.⁰⁰

TERM: TWO YEARS * RATE: 5.00%
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; mobile deposit; 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 11th!

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 20th!



Stop by the CU for apple cider and 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 20th 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 – Assistant Treasurer
- Kenneth Stadler – Treasurer/Secretary
- Susan Black
- James Coyle
- Heidi Kazulak
- John Mango
- 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 0.10% 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 November 1st, 2022. All rates subject to change.)

	<u>RATE</u>	<u>APY</u>
Share Accounts	.05%	.05%
Draft Accounts (with e-statement)	.10%	.10%
Christmas Club / Vacation Club	.05%	.05%
Share Certificates		
-One Year (Min \$2,500)	0.50%	0.50%
-Two Year (Min \$5,000)	0.75%	0.75%
Unsecured/Signature Loans:		
-“Holiday Loan” (up to \$2,000)	<u>RATE</u> 3.00%	<u>TERM</u> 12 months
(up to \$4,000)	5.00%	24 months
-Up to \$12,500 as low as	9.25%	48 months
Share Secured Loans:		
-Up to Shares balance	1.50% above current Share rate	120 months
New Vehicle Loans:		
As low as	2.09%	up to 3 years
	3.29%	up to 6 years
Used Vehicle Loans:		
As low as	2.59%	up to 3 years
	3.29%	up to 5 years
Model years 2019-2021 only	3.79%	up to 6 years
(100% of invoice including taxes & licensing)		
Recreational Vehicle Loans:		
As low as	5.25%	call CU for terms
(Credit Union will finance 85% of the Recreational Vehicle’s value)		
Home Improvement Loans:		
-Up to \$12,500 as low as	8.00%	48 months
Mini Home Equity Loans:		
-Up to \$20,000	4.75%	60 months
(100% of equity, less existing mortgage)	5.25%	84 months
		<ul style="list-style-type: none"> ➤ 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 \$100,000	Variable:	Prime Rate 15 years
(85% of equity, less existing mortgage)	**For a limited time, the Credit Union is offering a 1.00% discount on all Variable Rate Home Equity Loans for the first year**	
	Fixed:	6.30% 10 years
		6.80% 15 years
		<ul style="list-style-type: none"> ➤ 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.		