

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

HOLIDAY CLOSINGS:

Good Friday	April 2, 2021
Memorial Day	May 31, 2021
Independence Day	July 5, 2021

DELTA SONIC CAR WASH TICKETS:



Basic Wash:	\$7.00
Touchless Wash:	\$9.00
Super Kiss Wash:	\$13.50
Interior Car/Truck:	\$15.00/\$17.00
Oil Change:	\$25.00
+ more!	



DISCOUNT MOVIE PASSES:

Regal Premiere Tickets:	\$9.00 each
Regal Movie Pack:	\$29.00

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

*all prices subject to change.

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, 2021 as follows:

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

ANNUAL MEETING

As of this time, we have not scheduled an Annual Meeting for 2021. However, we are hoping to be able to hold one this year depending on venue availability and COVID restrictions. Keep an eye on our website for further information as it becomes available!

Spring 2021



Mobile Check Deposit is here!

Now you can deposit a check to your account anytime, anywhere!!

Using our mobile app, click on "Mobile Deposit" and follow the instructions to send a photo of your check. Deposits will appear in your account within 1-3 business days.

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!



EARN \$50.00 CASH WITH OUR VISA PLATINUM CREDIT CARD!

Simply apply for our Visa credit card and, once approved, make purchases and/or balance transfers totaling at least \$1,000 within 90 days of card activation and you will automatically receive a \$50.00 deposit in your Shares account!

NO FEES for Balance Transfers!

Consolidate your bills and pay **NO INTEREST*** for 3 months with the Credit Union's **Visa Platinum credit card!**
(*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!

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:

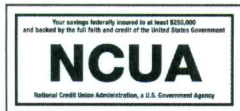
Kenneth Stadler
 Kathryn Van Deusen
 Kathy Hess

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!

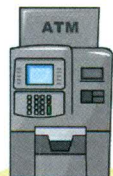
Sign up on Home Banking, or contact the Credit Union.



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 April 1st, 2021. All rates subject to change.)

	<u>RATE</u>	<u>APY</u>
Share Accounts	.15%	.15%
Draft Accounts (with e-statement)	.10%	.10%
Christmas Club / Vacation Club	.15%	.15%
Share Certificates -One Year	0.25%	0.25%
-Two Year	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
(model years 2018-2020 only)	2.94%	up to 6 years
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/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 (85% of equity, less existing mortgage)	Variable:	Prime Rate	15 years
	Fixed:	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!