

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
Closed on Wednesdays July & August	
Thursday	10:00 – 4:30
Friday	10:00 – 4:30

HOLIDAY CLOSINGS:


Independence Day	July 5, 2021
Labor Day	September 6, 2021
Columbus Day	October 11, 2021

DISCOUNT MOVIE PASSES:



Regal Premiere Tickets: \$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!	


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

CONGRATULATIONS!



LPFCU would like to congratulate our **2021 Scholarship winner Justin Pavan**, and wish him the best of luck in his studies!

DIVIDENDS DECLARED:

The Board of Directors has declared a dividend for the period ending June 30th, 2021 as follows:

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



We offer **great loan rates** for everything you need to have a spectacular summer!

- ◆ **Recreational Vehicle** loans start at just **4.2%**. This includes boats, RV's, campers, jet skis, ATV's, and more!
- ◆ Our **Auto & Motorcycle** rates start at **1.24%**.
- ◆ Finance your dream vacation or home improvements with an **Unsecured** or **Home Equity** loan!
- ◆ **Consolidate all 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)


Don't forget - we offer summer skip on loan payments!
 See the back of this page for all our rates.

ANNUAL MEETING

Our Annual Meeting will be held Thursday, September, 2021 at 5:00 P.M. at Casa Nova Restaurant!

There will be dinner & dessert, open bar, free gifts, and prizes!

Tickets are only \$10.00!
Contact the Credit Union to RSVP today! ☺

TRAVELING SOON? 

If you plan to use your LPFCU debit or credit card, please let us know the dates you will be away from home so we can notify VISA. Also please verify that we have your cell phone # so you can be notified quickly of any fraud alerts.

The Supervisory Committee will be conducting their bi-annual verification of accounts as of June 30, 2021. If you do not receive a statement/ e-statement, please contact the Supervisory Committee Chairperson, Kathleen Scalfani, 260 North Third Street, Lewiston NY 14092.

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



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 July 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/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:	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!