

CREEDITLINE



LEWISTON PORTER FEDERAL CREDIT UNION
Phone: (716) 286-7293 Fax: (716) 754-9398
www.lewistonporterfcu.com

Summer 2022

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 4, 2022
Labor Day	September 5, 2022
Columbus Day	October 10, 2022

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:	\$14.50
Interior Car/Truck:	\$15.00/\$17.00
Oil Change:	\$30.00
+ more!	


VISA GIFT CARDS:

Available in amounts \$10.00 - \$1,000.00 for \$3.00
 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 **2022 Scholarship winner Julia Thomas**, and wish her the best of luck in her studies!

DIVIDENDS DECLARED:

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

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



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

- ◆ **Recreational Vehicle** loans start at just **5.25%**. This includes boats, RV's, campers, jet skis, ATV's, and more!
- ◆ Our **Auto & Motorcycle** rates start at **2.09%**.
- ◆ We offer multiple loan options for your home improvements, even if you don't have much equity available to spare or you don't want to use your equity. Ask about our **Home Equity** and **Home Improvement** loans!

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

NEED SOME EXTRA FUNDS TO GET THROUGH THE SUMMER?



Don't get ripped off with online payday and quick loans. We have you covered with two short-term, low-rate loan options with a flat rate for everyone, no matter what your credit score is. No fine print or hoops to jump through. It's even possible to get approved and get your money in the same day! Stop in to the office or go to our website for an application!

- 1. 1-year** loan term, up to **\$2,000**. Rate: **3.00%**
- 2. 2-year** loan term, up to **\$4,000**. Rate: **5.00%**

The Credit Union's Annual Meeting was held Friday, May 13th, 2022 at the Lewiston #2 Fire Co. The 74 members in attendance had a great time! Heidi Kazulak, John Mango, and Beverly Van Deusen were elected to three-year terms on the Board of Directors. The complete list of directors is listed on the back of this page.

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 July 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)	0.25%	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 9.25%	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	2.09%	up to 3 years
	3.29%	up to 6 years

<u>Used Vehicle Loans:</u>		
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)

<u>Recreational Vehicle Loans:</u>		
As low as	5.25%	call CU for terms
(Credit Union will finance 85% of the Recreational Vehicle's value)		

<u>Home Improvement Loans:</u>		
-Up to \$12,500	as low as 8.00%	48 months

<u>Mini Home Equity Loans:</u>		
-Up to \$20,000	4.75%	60 months
(100% of equity, less existing mortgage)	5.25%	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 (85% of equity, less existing mortgage)	Variable:	Prime Rate	15 years
	Fixed:	5.30%	10 years
		5.80%	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.