

CREDIT LINE

LEWISTON PORTER FEDERAL CREDIT UNION

4061 CREEK RD YOUNGSTOWN, NY 14174

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

****If school is closed due to weather, Credit Union will also be closed****

HOLIDAY CLOSINGS:

MLK Day	January 20, 2020
Presidents Day	February 17, 2020
Good Friday	April 10, 2020



DISCOUNT MOVIE PASSES:

Regal Premiere Tickets: \$9.00 each

Regal Ultimate Movie Pack: \$29.00

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

DELTA SONIC CAR WASH TICKETS:



Basic Wash: \$6.00

Touchless Wash: \$8.00

Super Kiss Wash: \$12.00

Interior Car/Truck: \$12.00/\$14.00

Oil Change: \$28.00

+ 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 December 31st, 2019 as follows:

Share Savings: .25% APY

Club Accounts: .15% APY



1098 & 1099 TAX FORMS:

You should receive a 1098 form if you earned over \$10.00 in dividends for 2019, & a 1099 if you paid over \$10.00 in interest on your real estate loan. You should receive the form by 1/31/2020. This information is also listed on your year-end statement.

WINTER 2020

BONUS DIVIDEND DECLARED!



The Board of Directors has declared a **30.0% bonus dividend for 2019!** This dividend will be paid at the end of the year and will be based on the dividends you earned this past year. The Board of Directors would like to thank all our members for their continued support of the Credit Union – without your support, these bonus dividends would not be possible. ☺

Holiday bills giving you the blues?



Now you can **consolidate your bills** and pay **NO INTEREST*** until spring with the Credit Union's **Visa Platinum credit card!** And don't forget... Our **Visa Credit Card Rewards Program** is now available to all our Credit Card holders! These points can be redeemed for merchandise and travel 24/7 online!!
(*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!



SCHOLARSHIP OPPORTUNITY

Any member of the Credit Union will be eligible to win a **\$750 renewable scholarship!** This scholarship is open to all members; those attending college for the first time, or those returning to college or trade school. Applications are available at the Credit Union office. Deadline for application is April 15th, 2020.

NEW YEAR'S GIVEAWAY!!

- To enter, just mention seeing this newsletter.
- 1st Prize: A Regal Cinemas Ultimate Movie Pack!
 - 2nd Prize: A \$25.00 Regal Cinemas Concessions card!
 - 3rd Prize: A \$10.00 Starbucks gift card!
 - 4th Prize: A Mrs. Fields cookie sampler tin!

Listed below are our current Board and Committee members:

BOARD OF DIRECTORS:

Janet Cirillo – President
 Donna Parent – Vice President
 Edward Hess – Treasurer
 Dorothy Lehman - Secretary
 Catherine Bennion
 Susan Black
 James Coyle
 Heidi Kazulak
 Beverly Van Deusen

LOAN OFFICERS:

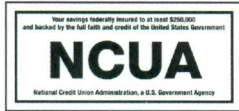
Kenneth Stadler
 Kathryn Van Deusen
 Kathy Hess

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 January 1st, 2020. All rates subject to change.)

	<u>RATE</u>	<u>APY</u>
Share Accounts	.25%	.25%
Draft Accounts (with e-statement)	.10%	.10%
Christmas Club / Vacation Club	.15%	.15%
Share Certificates		
-Six Month	0.50%	0.50%
-One Year	0.75%	0.75%
-Two Year	1.25%	1.25%
-Three Year	1.75%	1.75%

<u>Unsecured/Signature Loans:</u>	<u>RATE</u>	<u>TERM</u>
-“Holiday Loan” (up to \$2,000)	5.00%	12 months
(up to \$4,000)	7.00%	24 months
-Up to \$12,500	as low as 9.50%	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	2.24%	up to 3 years
	3.44%	up to 6 years

<u>Used Vehicle Loans:</u>		
As low as	2.74%	up to 3 years
	3.44%	up to 5 years
(model years 2016-2018 only)	3.94%	up to 6 years
100% of invoice including taxes & licensing.		

<u>Recreational Vehicle Loans:</u>		
As low as	5.20%	call CU for terms

<u>Home Improvement Loans:</u>		
-Up to \$12,500	as low as 8.25%	48 months

<u>Mini Home Equity Loans:</u>		
-Up to \$20,000	5.50%	60 months
	6.00%	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:	6.05%	10 years
		6.55%	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!