

# 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 18, 2021
Presidents Day	February 15, 2021
Good Friday	April 2, 2021

## DELTA SONIC CAR WASH TICKETS:



Basic Wash:	\$7.00
Touchless Wash:	\$9.00
Super Kiss Wash:	\$13.50
Interior Car/Truck:	\$12.00/\$14.00
Oil Change:	\$25.00
+ 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, 2020 as follows:

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



## 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 15<sup>th</sup>, 2021.

## WINTER 2021

## BONUS DIVIDEND DECLARED!



The Board of Directors has declared a **20.0% bonus dividend for 2020!** 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. ☺

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



**Current Cardholders:** Simply make purchases and/or balance transfers totaling at least \$1,000.00 in the period of 12/1/2020-3/31/21 and you will receive a \$50.00 deposit in your Shares account!

**New Cardholders:** Simply make purchases and/or balance transfers totaling at least \$1,000.00 within 90 days of card activation and you will receive a \$50.00 deposit in your Shares account!

### **NO FEES for Balance Transfers!**

**Consolidate your bills** and pay **NO INTEREST\*** until spring 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)

And don't forget... Our **Visa Credit Card Rewards Program** is now available to all our Credit Card holders!  
**Contact the Credit Union for details or to apply!**

## 1098 & 1099 TAX FORMS:

You should receive a 1098 form if you earned over \$10.00 in dividends for 2020, & a 1099 if you paid over \$10.00 in interest on your real estate loan. You should receive the form by 1/31/2021. This information is also listed on your year-end statement.





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:

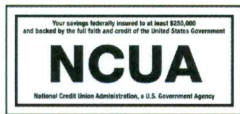
Kenneth Stadler  
 Kathryn Van Deusen  
 Kathy Hess

## 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 January 1<sup>st</sup>, 2021. All rates subject to change.)

	<u>RATE</u>	<u>APY</u>
<b>Share Accounts</b>	.15%	.25%
<b>Draft Accounts</b> (with e-statement)	.10%	.10%
<b>Christmas Club / Vacation Club</b>	.15%	.15%
<b>Share Certificates</b>		
-Six Month	0.25%	0.25%
-One Year	0.50%	0.50%
-Two Year	0.75%	0.75%

<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)	<b>Variable:</b>	Prime Rate	15 years
	<b>Fixed:</b>	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!