

# CREDITLINE

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 17, 2022
Presidents Day	February 21, 2022
Good Friday	April 15, 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:	\$13.50
Interior Car/Truck:	\$15.00/\$17.00
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, 2021 as follows:

Share Savings:	.10% APY
Club Accounts:	.10% APY

WINTER 2021



## 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 18th, 2022.

## Bonus Dividend declared!



The Board of Directors has declared a **12.5% bonus dividend for 2021!** 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. ☺



## 1098 & 1099 TAX FORMS:

You should receive a 1098 form if you earned over \$10.00 in dividends for 2021, & a 1099 if you paid over \$10.00 in interest on your real estate loan. You should receive the form by 1/31/2022. 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:

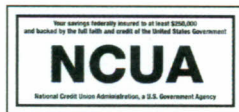
Kenneth Stadler  
Kathryn Van Deusen  
Kathy Hess

#### SUPERVISORY COMMITTEE:

Kathleen Scafani – 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!**

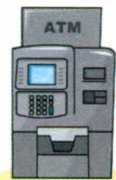
Sign up on Home Banking, or contact the Credit Union.



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 December 31st, 2021. All rates subject to change.)

	<u>RATE</u>	<u>APY</u>
<b>Share Accounts</b>	.10%	.10%
<b>Draft Accounts</b> (with e-statement)	.10%	.10%
<b>Christmas Club / Vacation Club</b>	.10%	.10%
<b>Share Certificates</b>		
-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	1.34%	up to 3 years
	2.54%	up to 6 years

<u>Used Vehicle Loans:</u>		
As low as	1.84%	up to 3 years
	2.54%	up to 5 years
(model years 2018-2020 only)	3.04%	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	<b>Variable:</b>	Prime Rate	15 years
(85% of equity, less existing mortgage)	<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!