



**193 Edison St.
Uniontown, PA
15401
www.fayetteschoolcu.org**

Fayette County School Employees Credit Union

**Second Quarter
April-June, 2018**

Looking to be your full service financial institution

**"Teaching life lessons
one dollar at a time"**

(724) 438-9019
Fax: (724) 438-7955

OFFICE HOURS:

10:00 A.M.—5:00 P.M.

SUMMER:

9:00 A.M.—4:00 P.M.

UPCOMING U. S. Holidays:

- **Easter (April 1)**
- **Memorial Day (Monday, May 28)**
- **Independence Day (Wednesday, July 4)**

In honor of youth week, your Credit Union will be opened Saturday April 7, 2018 from 10 a.m.—12 p.m. for youth/students to open new accounts. Anyone that comes to open an account will be entered into a drawing for \$50.00.

Once the student joins this opens up membership to their immediate family members.

Take full advantage of all the credit union has to offer.

The Science of Saving

Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eyeing for months instead of putting it into our savings. Why do we do that? Why do we spend the money we planned on using for our future? We can blame our brains. Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. To help save for your future, behavioral science suggests visualizing yourself as you might look when you're older. For instance, if you want to save for retirement, imagine yourself at age 67, living comfortably, maybe traveling the country, or having the time and the means to do something you've always wanted to do. According to a study done in 2014, this technique works. Another way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, you might want to consider setting up an automatic transfer of \$10 into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.



We now offer a mobile app for you to access your accounts on the GO! Now you can access your accounts, pay bills, and deposit checks through your mobile device! Download the Fayette County School Employees Credit Union app today by going to your App Store or Play Store!



Members get \$100 for every new line activated with Sprint

- Current customers get \$50 for every line transferred
- Get \$50 loyalty reward for every line every year
- Valid in conjunction with most Sprint promotions

NEWS

Teach Your Children How to Save

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a savings account at the Fayette County School Employees Credit Union. You can open an account with as little as \$6.00. Encourage your child to make regular small deposits

each week. Tell them their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grow. This April, we're celebrating Youth Month. We encourage you to bring your children in to enjoy fun games, win prizes, and learn more about the Science of Saving.



GREAT LOW RATES THAT YOU CAN'T PASS UP!

Signature Loans up to \$10,000:

Up to 60 mos starting at 9.75% over \$8000.00 only

Up to 48 mos starting at 8.75%

Up to 36 mos starting at 7.75%

Up to 24 mos starting at 6.75%

Up to 12 mos starting at 4.99%

Share Secured:

Up to 60 mos 3.50% above current rate

Up to 36 mos 2.00% above current rate

*Rates are expressed as annual percentage rates and are subject to change without prior notice. These rates are valid for credit worthy members with a Fair Isaac Score of 680 or higher. (Range 100 to 1000). Credit worthy members with lower scores will qualify for higher rates. (640-679+=1%), (600-639+=2%), 550-599+=3%), 549 or less +=4%). Members with no Fair Isaac Score due to insufficient data +=+2%.

New & Used Vehicles:

2018, 2017, 2016

Up to 36 mos starting at 1.99%

Up to 48 mos starting at 2.49%

(New money only)

Up to 60 mos starting at 2.75%

(New money only)

Up to 72 mos starting at 3.49%

(New money only)

Up to 84 mos starting at 4.00% over \$30,000 only

Used Vehicles:

2015, 2014, 2013

Up to 36 mos starting at 3.25%

Up to 48 mos starting at 3.50%

Up to 60 mos starting at 4.50%

Used Vehicles:

2012, 2011

Up to 48 mos starting at 4.50%

Used Vehicles:

2010

Up to 48 mos starting at 5.50%

Used Vehicles:

2009 or older

Up to 36 mos starting at 6.50%

New and Used Recreational Vehicles:

Up to 36 mos starting at 4.25%

Up to 60 mos starting at 4.75%

Up to 72 mos starting at 5.00%

Demographics

Remember to keep your account information current with the credit union. Any changes to your address, contact telephone numbers, emails and updated photo identification (drivers license/state issued id) needs to be on file at the credit union.

Ensuring your demographics are on file at the credit union will also help ensure the protection of your accounts.

Contact us at (724) 438-9019 to make sure we have all the updated information!

GAP INSURANCE

Will you owe more on your vehicle loan than your vehicle is worth? The second you drive your new vehicle off the lot it drops in value. GAP Plus is like an air-bag for your vehicle loan. It can help fill the gap between what your vehicle insurance will pay and what you owe on your loan, to cushion you against sudden out-of-pocket expenses if your vehicle is totaled.

Call the credit union today to inquire about adding GAP to your loan!! If you are unsure about the value of your vehicle or whether or not you should get GAP, call us today!!

Youth Week: April 9 - 13, 2018

This year the credit union is celebrating youth the week of April 9, 2018 and our theme is "The Science of Saving". Stop in during this week to take a guess at our candy jar, make a deposit or open a youth account and be entered into drawings to win prizes!!! For your convenience, we will also be open on Saturday, April 7th from 10 a.m. to 12 p.m. for the opening of accounts only. We will contact all winners on

Tuesday, May 1, 2018. We hope you take full advantage of what the credit union has to offer. Don't miss out on the celebration. Any student of the Albert Gallatin, Brownsville, Connellsville, Frazier, Laurel Highlands and Uniontown School Districts can join our credit union. Also, immediate

