



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

Fayette County School Employees Credit Union

**Second Quarter
April-June, 2017**

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 C. U. Holidays:

- **Good Friday Close at 2pm (April 14)**
- **Memorial Day (Monday, May 29)**
- **Independence Day (Tuesday, July 4)**

In honor of youth week, your Credit Union will be opened Saturday April 8, 2017 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.

MOBILE APP IS HERE!!!

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!!

EMV MICRO-CHIP VISA DEBIT CARDS

You should have received your new chip card by now. If you have not received it, please contact the credit union to find out where your card is.

Since this is an all-new card number, your old PIN will no longer work. You can select a new PIN number at the time you activate your card—just remain on the line after activation and follow the prompts. If you have any pre-authorized or recurring debits (health cub, insurance, etc.) you will need to advise those merchants of your new VISA card number.



Loan Special!!

Up to \$10,000.00 for 36 mos. starting @ 3.75%. No discounts apply. New money only.

Offer ends May 31, 2017



- 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

***REAL TIME BANKING
*HOME BANKING**

The wait is over...it's here!! It is our hope that the newest up-grades and services will make the credit union a better option to be used as your full service financial institution. Our new website is up and running. Just log on our website to get loan rates,

***NEW WEBSITE
*BILL PAY**

current information, view our newsletter and much more. You can log in to your home banking to view up-to-date balance information, make transfers, request checks to be mailed to you and more. You can also set up bills to be paid through our "One Click" Bill Pay. You can set them up to be paid

on a recurring basis if you like. The best part of our new home banking is that it is done in "real time" information.



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:

2017, 2016, 2015

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:

2014, 2013, 2012

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:

2011, 2010

Up to 48 mos starting at 4.50%

Used Vehicles:

2009

Up to 48 mos starting at 5.50%

Used Vehicles:

2008 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%

Congratulations Class of 2017!!!

Congratulations to our Class of 2017 members. Your credit union wishes you great success in your future endeavors and will continue to "partner" with you in your financial needs.

Please remember that the deadline is fast approaching to apply for the Mahlon and Ruth Franks Scholarship. The deadline is April 15, 2017. The credit union offers four (4) \$1,000.00 scholarships. You may get your application online, from your guidance counselor, or stop in the credit union.

We also offer share draft accounts (checking accounts) to help meet your financial needs. All share draft accounts come with an EMV Chip VISA debit card which can be used anywhere VISA is accepted.

Stop by your credit union today and let us help you get started on the right foot. Best of luck to you all!!!

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 10-14, 2017

This year the credit union is celebrating youth the week of April 10, 2017 and our theme is "Give a Hoot About 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 opened on Saturday, April 8th from 10 a.m. to 12 p.m. for the opening of accounts only. We will contact all

winners on Monday, April 17, 2017. 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 family members are eligible to join. Stop by or call

