

FOURTH QUARTER
OCTOBER —
NOVEMBER 2018

OFFICE HOURS:
FALL & WINTER
10AM—5PM
SUMMER
9AM—4PM



Fayette County School Employees Credit Union

193 Edison Street Uniontown, PA 15401

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

WWW.FAYETTESCHOOLCU.ORG

“TEACHING LIFE LESSONS, ONE DOLLAR AT A TIME”



SPOOKY LOAN SPECIAL

OCTOBER 15— NOVEMBER 15



Need help with back to school expenses? Need to payoff high interest credit cards? Need a little extra for the upcoming holidays?

Then this “SCARY” loan special is for you!

Get up to \$5,000.00 for 18 months starting at 3.99%.

No discounts, new money only.

Offer good between October 15 through November 15, 2018

Call the credit union today to apply!



UPCOMING C.U. HOLIDAYS:

Monday, November 12, 2018 Veteran's Day
Wednesday, November 21, 2018 Closing at 2 pm
Thursday, November 22, 2018 Thanksgiving Day
Friday, November 23, 2018 Black Friday
Monday, December 24, 2018 closing at 2 pm
Tuesday, December 25, 2018 Christmas Day
Monday, December 31, 2018 Closing at 2 pm
Tuesday, January 1, 2019 New Year's Day

**Discover Sprint's
Reliable Network &
Cash Rewards!**



Members get \$100 for every new line switch to Sprint

- **Current customers get \$50 for every line transferred**
- **Get \$50 loyalty reward for every line every year**
- **May not be combinable with other offers.**



We Offer GAP Insurance!!

Will you owe more on your vehicle loan than your vehicle is worth?

Guaranteed Asset Protection Plus (GAP Plus) is like an airbag for your vehicle loan. It can help fill the gap between what your vehicle insurance will pay and what you owe on your loan. You will also receive \$1000.00 towards a replacement vehicle.

If you would like to protect your investment and add **GAP** to an existing loan, please contact the credit union today for details!

You can also refinance your vehicle from another lending institution to your credit union and add **GAP** to the loan. As an added bonus,

you will find that you may receive a better interest rate and/or lower payment!!

Stop by the credit union today and let us "partner" with you to save **BIG** by protecting your vehicle!!



Signature Loans:

- Up to 10,000.00:**
- Up to 60 mos. 10.75%-14.75% (over \$8000.00 only)
 - Up to 48 mos. 9.75%-13.75%
 - Up to 36 mos. 8.75%-12.75%
 - Up to 24 mos. 7.75%-11.75%
 - Up to 12 mos. 5.99%- 9.99%
- Share Secured:**
- Up to 60 mos. 3.50% above current rate
 - Up to 36 mos. 2.00% above current rate

Vehicle Loans:

- New & Used Vehicles 2018, 2017, 2016:**
- Up to 36 mos. 3.24%-7.24%
 - Up to 48 mos. 3.74%-7.74% (new money)
 - Up to 60 mos. 3.99%-7.99% (new money)
 - Up to 72 mos. 4.24%-8.24%
 - Up to 84 mos. 4.75%-8.75% (over \$30,000.00 only)

- Used Vehicles 2015, 2014, 2013:**
- Up to 36 mos. 4.50%- 8.50%
 - Up to 48 mos. 4.75%- 8.75%
 - Up to 60 mos. 5.75%- 9.75%
- Used Vehicles 2012, 2011**
- Up to 48 mos. 5.75%- 9.75%
- Used Vehicles 2010**
- Up to 48 mos. 6.25%-10.25%
- Used Vehicles 2009 or older:**
- Up to 36 mos. 6.75%- 10.75%

- New/Used Recreational Vehicles:**
- Up to 36 mos. 4.75%-8.75%
 - Up to 48 mos. 5.25%-9.25%
 - Up to 60 mos. 5.50%-9.50%
 - Up to 72 mos. 5.50%-9.50%

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%

**Plan to be part of your credit union's
80th Anniversary Annual Dinner
February 23, 2019 (details coming soon)**

**We also have Home Equity Loans
up to \$50,000.00
maximum 8 year term.**

OWNERSCHOICE FUNDING

A mortgage that fits your life...courtesy of your credit union. OwnersChoice Funding, Inc. has served as a trusted mortgage partner for credit unions for over 25 years. Because you're a member, OwnersChoice pledges to make your

experience smooth and successful with: Financing that fits your life, answers to your questions, secure online application, competitive interest rates, affordable closing costs, and attention to detail. With the wealth of experience that

OwnersChoice has, why not allow them to help you with your mortgage needs. Contact them today at (800) 342-4998, ext. 7230 or click on the link through home banking.
NMLS#56538

