

FIRST QUARTER
JANUARY—MARCH
2019

OFFICE HOURS:
MONDAY—FRIDAY
10AM—5PM
SUMMER HOURS
MONDAY—FRIDAY
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”

“CELEBRATING 80 YEARS”



Annual Meeting Saturday, February 23, 2019

Your invitation will be coming soon! Come join us as we celebrate our 80th Anniversary with food, door prizes and updates on your credit union!

Starting February 8, 2019 CHANGES TO OUR FEE SCHEDULE

NSF/Return (ACH/Draft) Fee \$25.00

Stop Payment Fee \$25.00

Draft Photo Copy Request Fee \$2.50

Debit Card Replacement Fee \$20.00

Return Item Fee \$15.00

Checking Cashing Fee for Non-Members

**(with proper ID,
on our members accounts only) \$10.00**

Dormant Account Fee After 3 Years \$50.00

Auto Redemption Fee \$100.00



UPCOMING C.U. HOLIDAYS:

Tuesday, January 1, 2019

New Years Day

Monday, January 21, 2019

Martin Luther King, Jr. Day

February 18, 2019

Presidents' Day

**With all the debit card fraud, the credit union
is taking every measure to protect you.
Please call the credit union today to ensure
that we have your up-to-date contact information.**



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!!

Discover Sprint's Reliable Network & Cash Rewards



Members get \$100 for every new line switched 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.**

Sprint

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Youth Week Celebration April 8-12, 2019

To Kick Off Youth Week, we will be open on Saturday, April 6, 2019 from 10 am until noon to open new accounts for students.

(2 forms of ID required)

Anyone that comes in to open an account will be entered into a drawing for \$25.00 to be placed in their new account.

Once the student joins, this opens up membership to their immediate family!

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

Holiday Debt? It's your lucky day... check out these great low rates!



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 2019, 2018, 2017:

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)



Used Vehicles 2016, 2015, 2014:

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 2013, 2012

Up to 48 mos. 5.75%- 9.75%

Used Vehicles 2011

Up to 48 mos. 6.25%-10.25%

Used Vehicles 2010 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%

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