

Fayette County School Employees Credit Union

193 Edison Street Uniontown, PA 15401
(724) 438-9019 Fax: (724) 438-7955

Second
Quarter
APRIL-
JUNE
2019

www.fayetteschoolcu.org

“Teaching life lessons, One dollar at a time”

Office Hours:
Monday—Friday
10am—5pm
Summer Hours:
Monday—Friday
9am—4pm

“CELEBRATING 80 YEARS”

During our 80th Anniversary Celebration lucky members will win 2 tickets to a Pirates, Steelers or Penguins game plus \$20 for parking.

All Members will be entered into drawing.

Pirates game drawing will be held in July, Steelers game drawing will be held in October, and Penguins game will be held in December.

Winners will be notified!



Youth Week Celebration April 8-12, 2019



The Future is Yours

Picture it! ♥ Save for it! + Share it!

This year the credit union is celebrating youth the week of April 8, 2019 and our theme is “**The Future is Your\$**”. Some activities we have for our youth members are: coloring sheets to be hung in the Credit Union. If you turn in a coloring sheet, you will be entered into a drawing for \$25.00. Stop in during this week to take a guess of how much money is in our piggy bank, 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 6th from 10 a.m. to 12 p.m. for the opening of accounts only.

We will contact all winners on Wednesday, May 1, 2019.

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.



Sprint Works for Credit Union Members with Cash Rewards.

Get \$100 Cash Reward for every new line you switch to Sprint - up to \$1,500.* PLUS \$100 cash reward each year in loyalty rewards.

Register at lovemycreditunion.org/sprintrewards or in the Love My Credit Union Rewards App.

Be sure to mention this Corporate ID code.
Individual Members:
NCBEN_ZMB_ZZZ



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

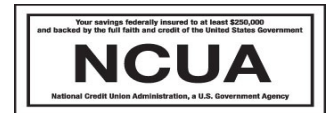
UPCOMING C.U. HOLIDAYS:

Friday, April 19, 2019
closing at 2 pm Good Friday

Monday, May 27, 2019
Memorial Day

Thursday, July 4, 2019
Independence Day

Summer Hours begin on
Monday, June 3rd



Refinance your vehicle with your credit union and save on either interest rate, your monthly payment or both!!!

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%), (\$49 OR LESS>=+4%). Members with no Fair Isaac Score due to insufficient data>=+2%

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!!