

Annual Membership Meeting

Our 2018 Annual Membership Meeting was held on Thursday, February 21 (a day later than scheduled due to snow) in the Community Meeting Room at 801 Market Street.

Included in the agenda were reports by Maryanne Klein, CEO, Earl Laney, Treasurer and Shantey Lindsay, Supervisory Committee Chairperson.

Directors elected for three years are Gerald Etter, Vicki Mulhern and Jim Bean. Directors elected for two years are Tommy McCoy, and the director elected for one year is Tineka Thompson.

After the membership meeting, the Board of Directors met and elected the following officials for 2019: Bud Seixas, Chairperson, Ken Stone, Vice-Chairperson, Jerry Etter, Secretary and Earl Laney, Treasurer.



Rates, Rates, Rates, Rates!

In addition to our one and two year Certificates of Deposit, we now have a special 15 month CD rate.



The rate is 2.55% for certificates of \$25,000 and higher. Don't forget about our two tiered money market accounts. Money market accounts of \$2000. to \$9999. are earning .25% and .50% with a \$10,000 balance or higher.

Withdrawals on Money Market Accounts are limited to 6 per month.

Vacation Clubs and Loans

It's that time of year again- time to start planning summer vacation. Your Credit Union has a Vacation Club Account to help make that getaway possible. If you didn't get a chance to do that last year, why not apply for a Vacation Loan. Rates start as low as 8.9% with a 2 year repayment plan. Call the office for details.



RATES AS LOW AS 8.9%



WHY A CREDIT UNION CAR LOAN?

*Why, you ask?
Just take a look!*

1. **LOWER INTEREST RATES** – Depending on where you're shopping, your Credit Union interest rates can be as much as 1 percent lower than banks. Think of the money you'll save on the interest.
2. **COMMUNITY TIES, PERSONALIZED SERVICE** – your Credit Union is closer to you and your community. In addition, we can exercise more flexibility with underwriting. Your unique situation is more likely to be heard with us!
3. **USER-FRIENDLY LOAN PROCESS** – We strive to make the application process quick and easy. You can apply over the phone, online, or sometimes even at the dealership.
4. **CREDIT UNIONS HAVE MANY OTHER BENEFITS** – Because of our unique structure whereby our members are owners, profits go back to our members. Because of that, we can offer lower costs on other products too, including mortgages, home equity loans, unsecured personal loans, and credit cards. We are focused on educating our members so you can get advice on the financial options that are best for your situation.
5. **PAYMENT CONVENIENCE** – Chances are if you're already a Credit Union member, all or a portion of your paycheck is deposited here automatically. Adding your loan payment to the distribution of your direct deposit or payroll deduction will make your life easier!
6. **CAR LOANS ARE A HUGE PART OF WHAT CREDIT UNIONS DO** – Don't be surprised if an auto dealer refers you to your credit union before a bank. Lending money to our members for their need is what we do!

Time for a change?



If you are changing your address or name, be sure to notify the Credit Union so that we can keep accurate records. Especially in the case of an address change, statements and other important Credit Union communication can be returned without your proper information. This is a serious concern for both you and the Credit Union, as it is costly and may cause us to lose permanent contact with you.

Address change: Please provide your new address in writing with your account number to the Credit Union by mail or in the office. Notifying the post office will only temporarily forward your mail.

Name change: Always notify the Social Security Administration of your change so that your earnings will be credited properly. Bring updated identification into the Credit Union so that we may update our records and place your new signature on file. Call the Credit Union office if you have further questions about changing your account information.

Dormant Accounts

Please be sure to withdraw or deposit from your account at least once a year in order to avoid a \$25 dormancy fee. Pennsylvania Escheat law now requires accounts to be turned over that haven't been active for three or more years.

Holiday Closings

**Memorial Day
Monday, May 27**
**Independence Day
Thursday, July 4**



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Phone: 610.292.6762 • Fax: 610.292.6737
Monday – Friday 7:00 am to 3:00 pm

Center City
801 Market Street • Philadelphia, PA 19107
Phone: 215.854.4460 • Fax: 215.854.2824
Tuesday – Friday 8:30 am to 3:30 pm

Main Branch
3900 Chestnut Street • Philadelphia, PA 19104
Phone: 215.898.8539 • Fax: 215.573.2163
Monday – Friday 8:30 am to 3:30 pm