

Join Us at the Annual Meeting Wednesday, February 20, 2019 5:30 PM Community Meeting Room Third Floor 801 Market Street Philadelphia, PA

The meeting is open to all members. Plan to attend to hear about how the credit union fared in 2018 and find out what new products and services are arriving in 2019!

The agenda will include reports from the President, Treasurer, and the Supervisory Committee Chairperson. Your Board of Directors will meet after the membership meeting to elect their officers for the coming year.

Everyone who attends will receive a free gift and be entered into a drawing to receive one of several cash prizes.

We look forward to seeing you there.

Free Virtual Branch, Bill Pay, Online Loan Applications and E-Statements



As a Credit Union member, you are entitled to use our FREE Virtual Branch Service. Save money and time by checking balances and paying bills online.

Save the hassle of having your statements mailed to you by adding the E-Statement option to your Virtual Branch Services. Avoid standing in line by applying for your loans through Virtual Branch as well.

The link for these services can be found on our websites at www.mediamembers.org and www.uofpccu.com.

Check us out today.

International Credit Union Day



Media Members FCU/U of P CU celebrated International Credit Union Day on October 18 at our Center City, Conshohocken, U of P offices as well as at Presbyterian Hospital. Over 500 people stopped by for a free pretzel and a chance to win one of several gift certificates.

Be sure to mark your calendar for next year's celebration on October 17.

Check out our new rates!

1 & 2 Year
Certificates of
Deposit

Money
Market Account
earn **.25%**
from \$2,000 to \$9,999

Money
Market Account
earn **.50%**
\$10,000 balance or over

We are now offering one and two year Certificates of Deposit. Call our offices for current rates.

In addition to our CD's, we are pleased to announce that our money market accounts are earning .25% from \$2000. To \$9999. And .50 % with a \$10,000 balance or over.

Withdrawals are limited to no more than 6 per month.

Don't Let Your Gift Cards Go to Waste

Americans love giving gift cards during the holiday season. Here are a few helpful hints to get the most out of your holiday gift cards!



- **USE THEM SOONER RATHER THAN LATER** – By law, money on a gift card cannot expire for at least five years from the date the card was purchased or from the last date money was added onto the card, according to the Federal Trade Commission.
- **MAKE IT EASY TO REACH** – Use your gift card instead of your hard-earned cash. That means you want it with you when you're likely shopping, not at home in your sock drawer!
- **KNOW YOUR CARDS** – Even though the cards won't expire, issuers generally are allowed to charge any fees after the first year after a gift card is purchased. You can be charged a fee to purchase the card and to replace a lost or stolen card.
- **MARK YOUR CALENDAR** – Make sure you're aware of any fees associated with the cards you receive. Use gift cards within a year of when they were purchased.
- **PAIR YOUR GIFT CARD WITH A COUPON** – You can combine gift cards and coupons and really leverage your buying power. Search the retailer's site for either coupons or coupon codes.
- **DON'T BUY JUST BECAUSE YOU HAVE A GIFT CARD** – It seems contradictory: Yes, you want to use that gift card quickly. If you really want to make a smart purchase, wait for something that you actually really need or want.
- **GIFT CARD THIEVES** – Scammers copy gift card numbers and then use them to spend the money loaded on the card. Fight back by periodically checking the balance before you use the card and while you're checking, you can also find out what the policies are in cases of loss, theft or fraud.
- **LOOK INTO ALTERNATIVES** – If you're not so hot about the gift card you received as a gift, explore other options. You can use some gift cards at more than one retailer.
- **SELL YOUR CARD FOR CASH OR SWAP IT FOR A CARD YOU LIKE BETTER** – You'll generally get only a fraction of the value back, but it might be worthwhile if you have no plans to use the original card.
- **WATCH OUT FOR BANKRUPTCIES** – stay on top of retail news, especially in light of brick-and-mortar store closures. Shelley Hunter, the gift card expert for GiftCards.com, says those cards become vulnerable once a store files for bankruptcy.
- **KNOW WHEN YOUR RETAIL GIFT CARDS ARE IN TROUBLE** – Check the Chapter 11 Bankruptcy Gift Card Watchlist for 2018 at GiftCards.com. Here you'll find a list of deadlines to use up gift cards at stores that have filed for bankruptcy.

(source - Bankrate.com)

Park Your Tax Refund Here!

Have access to your money within a few days by sending your 2018 tax refund to the Credit Union. By listing your Credit Union account and our routing number (2360 8417 5), your refund can be deposited directly into your savings or checking. Call us today for more details.



What's your New Year's resolution?




Getting your finances in order?
Buying a new car this spring?
Fixing the roof? No matter what you're planning for 2019, the Credit Union is here to make it happen with rates and terms just for you!


- ✓ **DEBT CONSOLIDATION LOAN** – Pay off those nagging bills and reduce your monthly payments.
- ✓ **NEW AND USED VEHICLE LOANS** – Take advantage of manufacturers' deals and end of model year sales.
- ✓ **HOME EQUITY LOAN** – Fix up, add on, or make a large purchase using the equity you've earned on your home.


Call the Credit Union for more details on any of our loan products, or simply complete an application online or in the office.

Holiday Closings

Martin Luther King Day, Monday, January 21 • President's Day, Monday, February 18

 **Main Branch**
800 River Road • Conshohocken, PA 19428
Phone: 610.292.6762 • Fax: 610.292.6737
Monday – Friday 7:00 am to 3:00 pm

 **Center City Office**
801 Market Street • Philadelphia, PA 19107
Phone: 215.854.4460 • Fax: 215.854.2824
Monday – Friday 8:30 am to 4:00 pm

 **U of P CU**
3900 Chestnut Street • Philadelphia, PA 19104
Phone: 215.898.8539 • Fax: 215.573.2163
Monday – Friday 8:30 am to 3:30 pm