



pennywise

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Fall 2026
Volume 26 Issue 3

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Holiday Closings

Columbus Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving Day
Thursday, November 26

Christmas Eve
(Closing at 1:00pm)
Thursday, December 24

Christmas Day
Friday, December 25

New Year's Day
Friday, January 1

Please visit our website for
up-to-date Hours and Closings.

Message from the CEO

As we welcome the fall season, I want to take a moment to thank you for your continued trust and membership in Penn State Federal Credit Union. It is a privilege to serve you, and we remain committed to providing the affordable, convenient, and trusted financial solutions you deserve.

We are pleased to share an update to our Home Equity Line of Credit (HELOC) product. We have extended the payoff period to 10 years, giving members more time and flexibility to repay their home equity line. Whether you are planning a home improvement project, consolidating higher-interest debt, or preparing for an upcoming expense, a HELOC may be a useful financial tool to consider.

We have also recently lowered our home equity rates, making this a great time to explore your borrowing options. Interest rates can change over time, and while we cannot predict where they will go in the future, now may be an opportune time to review your needs and take advantage of our current offerings.

As always, our team is here to help you understand your options and find a solution that fits your financial goals. Please stop by one of our branches, visit our website, or contact us to learn more.

Thank you for choosing Penn State Federal Credit Union. We appreciate the opportunity to be your financial partner and look forward to serving you throughout the fall and beyond.

Sincerely,



Rick Tabor, CPA, CGMA
CEO

You Saved It! Now Spend It!

Holiday Club funds become available on **October 1, 2026**. If you have a Holiday Club Account, your funds were automatically transferred to your 01 Share Savings Account. Please contact the Credit Union if you have any questions or would like to learn more about our Club Accounts.



Neighbors helping neighbors, one meal at a time. Together we're making a difference in our community! To find out more about the State College Food Bank visit www.scfoodbank.org.



Pictured from left, are Rick Tabor, Penn State Federal CEO and Allayn Beck, Executive Director of The State College Food Bank.

Celebrate “A Steady Signal in a Noisy World” on International Credit Union Day® 2026

On October 15, 2026, Credit Union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the Credit Union movement's impact and achievements.

Credit Unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 400 million members in over 100 countries worldwide. More than 67,000 credit unions exist globally, providing a variety of financial services for their members, recognized as a force for positive economic and social change.

International Credit Union Day is organized by World Council of Credit Unions, the global trade association and development platform for credit unions and other financial cooperatives, as well as numerous national credit union trade associations and federations around the world.



**Cooperative Finance:
A Steady Signal
in a Noisy World**

YOU SPEND. WE REWARD!

EARN CASH BACK on Every Purchase with our Platinum Rewards Credit Card!



Ditch your high-interest credit cards and enjoy:

Rates as low as 8.90% APR*
Up to 1.00% Cash Back
No Annual Fee
Transaction Alerts

*APR = Annual Percentage Rate. APR is determined by credit history. Rates for a Visa Platinum Rewards Credit Card are 8.90% APR to 17.90% APR. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. Cash back rewards will be posted automatically to the open share account on December 31. The Platinum Visa Rewards Credit Card must be in good standing to receive Cash Back Rewards. Good standing means the account is not past due, over limit, fraudulent, restricted or in a bankruptcy settlement. Cash Back Rewards start to accrue on approval date of the Platinum Visa Rewards Credit Card. See Platinum Rewards Credit Card Agreement for complete account details.

BENEFITS
Plus

Identity Theft Protection Coverage

Purchased Discounted Gift Cards To
Save On Gas & Groceries

Going To See My Favorite Band and
Saved Money with TicketXpress™

Saved Money at My Favorite Coffee
Shop Using Local SavingsXpress®

Vacation Booked and
Received Cash Back

Cell Phone Coverage

ENJOY PEACE OF MIND

Add The New Ultimate Benefits Plus® To Any Account
Today And Discover All The Benefits You're Entitled To!

FEATURING

Ultimate ID® Plus & Cellular Care Coverage

Goodbye paper. Hello convenience with E-Statements!

Tired of the paper statement clutter? Go digital and simplify with free E-Statements. Discover the convenience and security of going paperless:



- **Free, Fast, and Secure:** E-Statements offer free, quick, and secure access to your financial information.
- **Email Notifications:** Get email alerts when your monthly statements are ready.
- **Immediate Online Access:** View, download, and print your statements online.
- **Access to Past Statements:** Access both current and previous E-Statements.
- **Enhanced Security:** Reduce the risk of mail fraud or identity theft.

Your Plans. Our Loans. Let's Get Started.

Getting the funds you need has never been easier! Apply for a loan anytime, anywhere through Penny Online.

Simply visit the Credit Union's website, log in to your Penny Online account, and complete our convenient online loan application. It's quick, easy, and secure. Once your application is submitted, we'll be in touch shortly.



Whether you're covering an unexpected expense, purchasing a new vehicle, or tackling a home improvement project, we're here to help make your plans a reality.

With competitive interest rates and flexible repayment terms, you can choose a loan that fits comfortably within your budget. Plus, with automatic transfers or payroll deduction, you can put your loan payments on autopilot and make managing your loan even easier.

Ready to get started? Apply online today!

Scam Alert: Stop. Think. Verify.

Scammers are getting better at making fake calls, texts and emails look legitimate. Be cautious of unexpected messages asking for personal information, account credentials or immediate payment.

If someone pressures you to act now, take a step back. Scammers often create a sense of urgency to keep you from thinking twice. Verify the request using a trusted phone number or website.

When in doubt:

- Don't Click
- Don't Share Personal Information
- Don't Send Money



Skip-A-Pay Coupon



Less Pay Time...
More Play Time! This coupon gives you the opportunity to skip one or more of your loan payments. Business loans, real estate secured loans, VISA and ACCE\$\$ credit lines are not eligible for Skip-A-Pay.

Simply fill this coupon out and drop it off at one of our offices or fax it to 814-865-9041.

Skip-A-Pay Terms and Conditions

There will be a \$35.00 fee per loan to participate in the Skip-A-Pay program. Members can choose to skip a payment on one or more loans. The payment will be deferred & extended to the end of the original term of the loan(s). Interest will continue to accrue on the unpaid balance(s) during this period. The next regular payment is due on the normal due date. By skipping a payment, the term of the loan may be extended. All other terms & provisions of the original loan agreement are unchanged. Regular payments made through Direct Deposit or Payroll Deduction will be deposited into your Share Savings (01) or Share Draft /Checking Account for the skipped month only. Loans for which any payment has been 30 days late in the last 12 months are not eligible. To defer a payment, this signed agreement must be received no later than 15 days prior to that payment's due date, must be signed by all borrowers on the loan(s) deferred. We reserve the right to limit the number of skipped payments granted per year, typically not to exceed two. More than one month's payment may be skipped per loan, but not in consecutive months. When requesting a Skip-A-Pay and signing this agreement it may affect your ability to collect on a current insurance policy such as GAP (Guaranteed Auto Protection) or Debt Protection. Business loans, real estate secured loans, VISA® and ACCE\$\$ credit lines are not eligible for Skip-A-Pay. *All Skip-A-Pay requests may be subject to a credit report review.

Reason for your Skip-A-Pay Request

Member Name

Member Number

Share Account Number for Skip-A-Pay Fee

Month(s) NOTE: More than one month's payment may be skipped per loan, but not in consecutive months.

Loan purpose or ID #

Sign & Date

Sign & Date

Find the Student Loan that's Right for You!

We've partnered with Sallie Mae® to offer loans created specifically for the needs of undergraduate, career training, and graduate students. When savings, grants, scholarships and federal student loans aren't enough, these loans can help you get the money you need. Check out www.pennstatefederal.com and choose the student loan that's right for you.



Follow us on Facebook, Instagram and LinkedIn to find out what your favorite Credit Union is doing!

CONTACT US

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(814) 865-7728 • (800) 828-4636
Missing credit card or debit card? (866) 840-2662

VISIT US

Please check our website,
www.pennstatefederal.com for hours and closings.

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