



pennywise

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Spring 2026
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Please visit our website for up-to-date Hours and Closings.

Message from the CEO

As we welcome spring and the sense of renewal it brings, I am honored to write to you for the first time as CEO of Penn State Federal Credit Union.

On January 1, I assumed the role of CEO following Cheryl Barr's retirement after many years of successful leadership and service. Having previously served as CFO, I had the privilege of working closely with Cheryl and witnessing firsthand her commitment to our members, employees, and the communities we serve. On behalf of our Board of Directors and staff, I want to thank Cheryl for her steady guidance and the strong foundation she leaves behind. Because of her leadership, our Credit Union remains financially strong, well-capitalized, and well-positioned for continued growth.

I am especially pleased to share that 2025 was a very successful financial year for the Credit Union. We experienced solid earnings, maintained strong capital levels, and continued responsible loan and deposit growth. These results reflect disciplined management, the trust of our membership, and the dedication of our employees. Just as importantly, 2026 is off to a strong start, and early indicators point to another positive year ahead.

Looking forward, we are energized by several initiatives on the horizon including an exciting opportunity to strengthen our branch experience. As we grow, our priority will always be thoughtful progress that benefits our members and preserves the cooperative values that define us.

I also encourage you to join us at our Annual Meeting in April. The Annual Meeting is an important part of our cooperative structure and a meaningful opportunity to reflect on the past year and connect with our membership. We look forward to seeing you there.

Thank you for your continued trust and membership. It is a privilege to serve you, and I am excited about the future of our Credit Union.

Rick Tabor, CPA, CGMA



CEO

Annual Meeting – Save the Date

Date: Wednesday, April 22

Place: Penn State Federal Credit Union, 123 Amberleigh Lane, Bellefonte, PA 16823

Time: 5:00 p.m. to 6:30 p.m.

Join us for our Annual Meeting; light refreshments will be available from 5:00 p.m. until 6:00 p.m. followed by the Business Meeting starting at 6:00 p.m. in the Credit Union lobby. Hear from Credit Union leadership about the state of Penn State Federal, future plans and enter to win door prizes!



Apply for your Next Loan Online

Applying for a loan has never been easier. Go to the Credit Union's website, log in to your home banking account (Penny Online) and fill out our loan application -- it's that simple. We'll be in touch shortly after you submit the application. Whether you're in need of a loan for unexpected expenses, in the market for a new vehicle, or are ready to tackle that home improvement project, we're ready to help. Our competitive interest rates and convenient repayment terms will make your loan budget-friendly. With an automatic transfer or payroll deduction, you can put your payments on autopilot.



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5 DIGITAL SAFETY TIPS TO REMEMBER:

Stay Protected in a Digital World

- 1. Use Strong Passwords: Combine letters, numbers, and symbols—change them regularly.
- 2. Keep Software Updated: Regular updates prevent exploitation of system vulnerabilities.
- 3. Avoid Suspicious Links: Don't click on unknown links or attachments.
- 4. Secure Your Wi-Fi: Always use encrypted and password-protected networks.
- 5. Report Unusual Activity: Speak up if something looks off—it could prevent a breach.

Your digital safety starts with smart habits. Fraudsters will do just about anything to get their hands on your money along with personal and financial information — even posing as your Credit Union.

Be diligent and take caution when asked to provide personal information concerning your finances or accounts, especially if you did not initiate the inquiry. Penn State Federal Employees will never call you to ask for your account number, password, PIN, debit or credit card numbers, or other sensitive information. We will not send you a text message asking you to login using a link or call and ask you for your account login credentials.

Visit www.pennstatefederal.com for more information on Fraud and Scams. If you suspect your account has been compromised, please contact the Credit Union immediately at 814-865-7728 to report the issue and take appropriate action to secure your account.



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*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 post 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.

Skip-A-Pay Coupon



More Sunshine, Less Stress: Skip-A-Payment This Spring! 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.

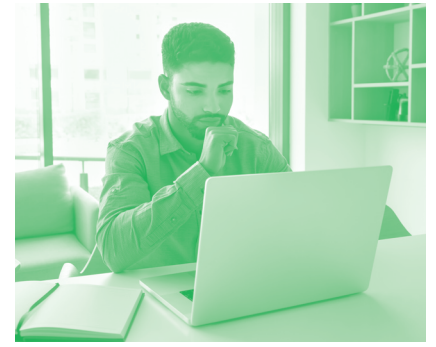
Skip-A-Pay Terms and Conditions

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

Let us help make your dreams a reality!

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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 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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