



# pennywise

A Publication of Penn State Federal Credit Union

Spring 2018  
Volume 18 Issue 2

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## Message from the CEO

**N**ow is a great time to do some spring-cleaning in your home or even your vehicle. And it's also a fantastic opportunity to look over your finances. We want you to evaluate the types of loans you have to see if we can help you save money by financing through the Credit Union. Make an appointment to speak with one of our Loan Representatives to discuss any questions you may have concerning vehicle loans, home equities, mortgages and even credit cards.

Thinking about heading off to college? We partner with Sallie Mae® to offer the Smart Option Student Loan® product. This loan is a smart choice that offers the flexibility of three repayment options, competitive interest rates, and no origination fee. Check out our website for details and apply today.

I would like to thank all the members that submitted an application for our new scholarship program. We received a wonderful response and we'll be announcing the five winners at the beginning of May.

Our Annual Meeting is scheduled for Wednesday, April 25 from 5:00PM until 6:30PM. This year we will be having the meeting at Toftrees Golf Resort in State College. We felt with the growing number of members that have been attending the meeting that we needed more space to accommodate everyone comfortably. So remember to mark your calendars and we'll see you at Toftrees.

Best Regards,

Cheryl L. Barr  
CEO



## Holiday Closings

**Memorial Day**  
Monday, May 28



## Apply for Your Next Loan Online

If you need a loan, it may be just a few clicks and keystrokes away. Go online to the Credit Union’s website, log on to your home banking account and then fill out the loan application. We’ll be back in touch with you after you submit the application.

Whether you’re in need of a personal loan to take care of an unexpected expense, are in the market for new wheels, or are ready to tackle that home improvement project, we have a loan to meet your needs. You’ll find our low interest rates and convenient repayment terms will make your loan budget-friendly, and with an automatic transfer or payroll deduction, you can put your payments on autopilot.

*Borrowing from the Credit Union has never been easier!*

## Annual Meeting

**Date:** Wednesday, April 25

**Place:** Toftrees Golf Resort

**Time:** 5:00PM to 6:30PM

Refreshments will be in the Aspen Room from 5:00PM until 6:00PM with the Business Meeting starting at 6:00PM in the Silver Maple Rooms II & III.

Every year our members come together in celebration of the cooperative spirit. It’s a chance to discuss and learn about the state of the Credit Union including accomplishments over the past year and hear from Credit Union leadership about future goals.

Mark your calendar and take advantage of this opportunity to find out what is going on at your Credit Union. We hope you are able to attend to meet the staff and the Board of Directors, enter to win door prizes and even get a chair massage.



Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to help them learn how to save their money.

The theme this year is “The Science of Saving,” showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year’s Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.



## 10 Tips For ATM Safety And Security

Whether making deposits, withdrawing cash, or inquiring about balances, nearly all consumers love the convenience and accessibility of ATMs. For Penn State Federal members, using ATM services is a very affordable option and one that greatly expands their branch network.

ATMs can definitely make life and managing finances easier, but they also leave us vulnerable and must be used wisely. Experts warn that ATMs should be treated with the same caution as cash or checks. You would never leave your wallet, purse, or checkbook unattended or unsecured so your ATM card, Visa Debit card and related information deserve the same security.

While thieves with ATM skimmers have made it their life's work to target unsuspecting ATM users, we can stay one step ahead of them. By using some good old fashioned common sense and putting a few simple safeguards in place, you can be a smart, secure, and savvy ATM user.

The Electronic Funds Transfer Association (EFTA) suggests these important safety tips when using the ATM:

1. Always pay close attention to the ATM and your surroundings.
2. Be wary of people trying to "help" you with your ATM transaction.
3. Don't use an ATM that appears unusual looking or offers options with which you are not familiar or comfortable with.
4. Don't allow people to look over your shoulder as you enter your pin code.
5. Do not re-enter your pin if the ATM "eats" your card - contact the Credit Union immediately.
6. Never write your pin on the back of your card.
7. Do your automated banking in a public, well-lit location.
8. Never count cash at the machine or in public.
9. When using a drive-up ATM, keep your engine running, doors locked, and leave enough room between your car and others in the drive-up line.
10. Closely monitor your statements and balance - report any problems or unusual activity to the Credit Union immediately.



## GET THE MONEY YOU NEED FOR SCHOOL

- Competitive interest rates
- 3 repayment options
- No origination fee

Smart Option Student Loan®  
by Sallie Mae®

Visit [www.pennstatefederal.com](http://www.pennstatefederal.com)  
for details.



# Skip-A-Pay Coupon

You'll Flip for This Skip! 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

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) Account for the skipped month only. Loans for which any payment has been 30 days late in the last 12 months are not eligible. Loans for which extension agreements have been granted will be limited to one month and are subject to credit review. 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). Business loans, real estate secured loans, VISA® and ACCE\$\$ credit lines are not eligible for Skip-A-Pay.

Member Name

Member #

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



April 17th is approaching fast! Visit our website, [www.pennstatefederal.com](http://www.pennstatefederal.com), and click on the Turbo tax link to get started today.



Like us on Facebook to find out what your favorite Credit Union is doing!

## CONTACT US

info@pennstatefederal.com  
(814) 865-7728 • (800) 828-4636  
Missing credit card or debit card? (866) 840-2662

## VISIT US

123 Amberleigh Lane  
Bellefonte, PA 16823  
Mon. - Wed. 9:00am - 4:00pm  
Thurs. & Fri. 9:00am - 5:30pm

1937 N. Atherton Street  
State College, PA 16803  
Mon. - Wed. 9:00am - 4:00pm  
Thurs. & Fri. 9:00am - 5:30pm

PSU LL009 HUB-Robeson Center  
University Park, PA 16802  
Mon. - Fri. 9:00am - 4:00pm

## ROADSHOW

We regularly visit Penn State departments & campuses. Call (814) 933-1667 if you'd like to schedule a visit or involve us in your next event.

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