

# pennywise

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Morgan Stanley Partnership

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## Message from the CEO

It's hard to believe the first half of the year is behind us already! And some of you may still be thinking about the home projects on your to-do list, planning that last minute getaway, or buying that new car. If that's the case, we want to help! Check out our competitive loan rates at [www.pennstatefederal.com](http://www.pennstatefederal.com) and contact us today about all your financing needs.

Penn State Federal takes pride in being involved in our community whether we're supporting the local Little Leagues, the Y Feeds Kids Weekend Backpack Food program, donating to Centre Gives, or volunteering for the United Way Day of Caring we know that community matters. The Credit Union recently donated \$5,000 to support expanded broadband service to the Centre County Federation of Public Libraries, which includes Schlow Library and Centre County Libraries in Bellefonte, Philipsburg, Centre Hall and the Bookmobile. Specifically, this project is important to the libraries because it will provide high-speed Internet access to library users, including at public user stations and free WiFi access in the libraries.

We also donated \$500 to the Summer Reading Program at Schlow Library. This program engages over 1,800 children during the summer, including toddlers, and more than 500 teens and adults. The children's program encourages the love of reading and engaged reading throughout the summer. This includes innovative summer programming and exciting prizes that encourage young adults (and adults!) in our community to continue their love of reading!

Plus we are excited to again be the main sponsor of the Central Pennsylvania's Festival of the Arts Children's Day on Wednesday, July 12th. This is a wonderful kid's event for young artists in our community to showcase their talents plus it helps to kick off the annual Arts Festival in downtown State College. Be sure to stop by our booth on Allen Street for some giveaways and to say, "hello".

Enjoy your summer,

Cheryl L. Barr

CEO

## Holiday Closings

**Independence Day**

Tuesday, July 4

**Labor Day**

Monday, September 4



We have partnered with Curtis Ishler, Financial Advisor at Morgan Stanley, to provide our membership with financial planning services. Curtis is available to sit down with you to review any of your financial planning needs, such as college planning, retirement planning, estate planning, or investment advice. There are no costs or obligations if you decide to meet with him for a consultation. Curtis and his partner, Joseph Webber, CFP, CIMA, will be conducting regular seminars for our members at the HUB-Robeson Center and at the Morgan Stanley office located at 720 S. Atherton Street in State College. Please feel free to contact Curtis at any time:

Curtis F. Ishler, CFP®  
 Financial Advisor  
 Morgan Stanley Wealth Management  
 720 South Atherton Street  
 State College, PA 16801  
 Direct: 814-861-1717  
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CHECK PRESENTATION TO SCHLOW AND CENTRE COUNTY LIBRARIES



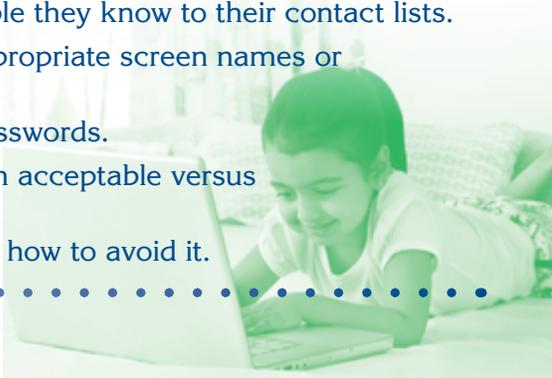
*Pictured in the photo from left to right are: Jane Agnelly, Vice Chair of the Board of Directors, Penn State Federal Credit Union. Molly Hetrick, Manager of Philanthropy, Schlow Centre Region Library. Bob White, Chair of the Board of Directors, Penn State Federal Credit Union. Cheryl Barr, CEO, Penn State Federal Credit Union. Judy Mudgett, Treasurer of the Board of Directors, Penn State Federal Credit Union. Lisa Erickson, Executive Director, Centre County Library & Historical Museum*

### Safe Surfing 101: How To Protect Your Kids On The Internet

Today kids are growing up in the age of technology. They likely spend hours on electronic devices, and use the Internet for various purposes from homework to social networking, learning about hobbies, listening to music or watching videos.

Technology is no doubt a useful learning tool for children of all ages, but certain aspects, especially the Internet, can be scary and even unsafe. It's vital that parents take the time and initiative to protect their children from the evils of the Internet. The Federal Bureau of Investigation (FBI) has some valuable tips to help parents protect their kids as they surf the web at home, at school, at a friend's house, or anywhere:

- Monitor your children's use of the Internet, on the computer AND cell phone.
- Tell kids why it's so important not to disclose personal information online.
- Check kids' profiles and what they post online.
- Ask about the people they're communicating with online.
- Explain that once images are posted online, they are public and can never be deleted.
- Never allow kids to post photos without your knowledge and consent.
- Make it a rule that your kids can NEVER meet anyone in person without your prior knowledge and consent. If a meeting is agreed upon and planned, you should be present.
- Remind kids to only add people they know to their contact lists.
- Encourage kids to choose appropriate screen names or nicknames.
- Talk about creating strong passwords.
- Stress the differences between acceptable versus potentially risky websites.
- Talk about cyber bullying and how to avoid it.





**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!*



**LOANS FOR EVERYTHING**

- Vehicle Loans
- Home Loans
- Personal Loans
- Vacation Loans
- Access Credit Lines



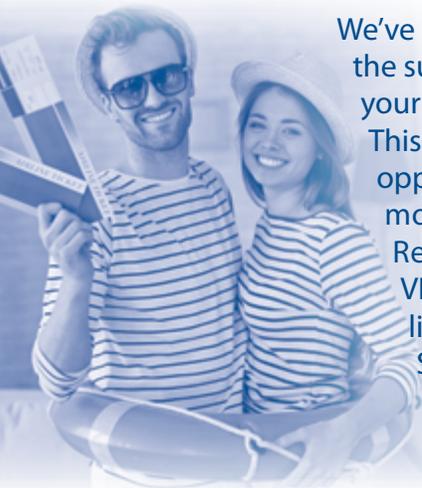

**ACCEPTING CREDIT CARDS AS PAYMENT???**



**WE MAY BE ABLE TO SAVE YOU MONEY!**

FOR MORE INFORMATION  
814-933-1668  
[Partners@PennStateFederal.com](mailto:Partners@PennStateFederal.com)

# Skip-A-Pay Coupon



We've got their ticket to fun in the sun! Need a vacation from your next loan payment? This coupon gives you the opportunity to skip one or more of your loan payments. 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.

## 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.



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

### CONTACT US

[info@pennstatefederal.com](mailto: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. 9:00 am - 4:00 pm  
 Thurs. & Fri. 9:00 am - 5:30 pm

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

### 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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### 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).

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



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