



pennywise

Celebrating 60 Years of Members Helping Members

Summer 2019
Volume 19 Issue 3

Features

Message from the CEO

State College Spikes Baseball
Central Pennsylvania's Festival of
the Arts Children's Day
Accept Payments. Drive Business

CONGRATULATIONS to our 2019
Scholarship Winners

Skip-A-Pay Coupon
Get the Money You Need for
School
Contact Information

Message from the CEO

Loans, Loans, Loans! That's what your Credit Union has to offer this summer. Whether you're thinking about a new or used vehicle or motorcycle, a vacation, remodeling a room or buying a new home...we have a loan to meet your needs. Now is the time to take advantage of our competitive rates along with a variety of terms we can offer. Come in and talk to one of our Loan Specialists so we can get you into the best offer possible.

I would like to congratulate our five members that were awarded a Penn State Federal Scholarship for the 2019-2020 academic year. They are Thomas Dolheimer, Leah Horner, Emma Narber, Johnny Purnell and Ashton Robinson. On page three, you'll find their bios to learn more about each recipient. Be sure to look for details on our website about the next scholarship opportunity starting later this year.

We now offer VISA® Transaction Alerts for our debit and credit cards based on parameters that you set yourself. It's a great way to help you keep track of activity on your cards. Please visit the VISA® Credit Card tab on our website for complete details and to sign up to start receiving alerts today.

Due to a regulatory change to mobile deposit, effective June 3, 2019 we started asking you to sign your check for deposit on our Penny Mobile App a little different. Please sign (endorse) the check and under your signature legibly PRINT the words "For mobile deposit at Penn State FCU". If this is not complete the check could be rejected.

And as always, please feel free to contact us if you have any questions and we thank you for your membership.

Wishing you all a fantastic summer,

Cheryl L. Barr
CEO

Holiday Closings

Independence Day
Thursday, July 4

Labor Day
Monday, September 2





State College Spikes Baseball

Friday, July 26

\$2.00 Discount* per ticket

Looking for a fun way to spend a summer evening?

Come out and support the State College Spikes Baseball team as they take on the West Virginia Black Bears. Gates open at 6:00PM and the game starts at 7:05PM.

And as we celebrate our 60th Anniversary, we have partnered with the Spikes to offer a \$2.00 discount per ticket, which can be used for all sections for the July 26th game. Please stop by the Spike's Ticket Office at Medlar Field or call 814-272-1711 and press Option 2 to reserve your tickets today. Be sure to mention the Promo Code "PSFCU60" to receive your discount.

**Please use Promo Code "PSFCU60" to receive the \$2.00 discount on each ticket. Offer valid for all sections. Discount can only be used for the July 26, 2019 game.*



We're happy to be the main sponsor again of the Central Pennsylvania's Festival of the Arts Children's Day on Wednesday, July 10th.

The kids have a lot of fun while developing their artistic and entrepreneurial skills. The day helps to kick off the annual Arts Festival in downtown State College. Stop by our booth on Allen Street for some giveaways and to say, "hello".

Accept Payments. Drive Business.



TSYS [®] Advantage:

Vital [™] — the seriously smart point of sale

Customized pricing

24/7 live customer support

Fraud prevention and data security tools

Next-day funding available*

Ask your member service representative about payment processing with TSYS.



*Merchants on certain processing programs are not eligible for next-day funding; funding may be delayed by TSYS' Credit or Risk departments at any time. All accounts subject to credit approval; some restrictions and exclusions apply to all offerings. Vital[™] is a registered trademark of TSYS Merchant Solutions, LLC. ©2019 Total System Services, Inc. TSYS[®] is a federally registered service mark of Total System Services, Inc. All rights reserved. TS8356_FL_TV_Display_Screens

CONGRATULATIONS to our 2019 Scholarship Winners

Penn State Federal understands the importance of higher education and encouraging academic excellence in our youth. By offering this scholarship, we want to help reduce the financial burden so the recipients may concentrate on their future endeavors.

We awarded five \$2000 scholarships to graduating high school seniors who are Penn State Federal members.

The recipients of the Penn State Federal Credit Union Scholarships are:

Thomas Dolheimer was born and raised in State College, Pennsylvania. He graduated this May and plans to attend the Pennsylvania College of Technology in Williamsport, Pennsylvania. While there, he will major in Electronics & Computer Engineering. Thomas has participated in various extracurricular activities within school and outside of school. In school, he played on the Varsity Soccer team, Varsity Wrestling team, and participated in Spanish Club. Outside of school, he was an active member in his local Boy Scout troop, holding various leadership positions throughout the years. He has also been a part of his church's youth group for a number of years, as well as volunteered for numerous non-profits and other charity organizations. Later in life he hopes to create his own startup company building hardware components for computers and other electronics.

Leah Horner is a 2019 graduate of the State College Area High School. At State High she is an active member in the State College Area High School Renaissance Faire Club. During her school years Leah has also been active in gymnastics, cheerleading, and track, as well as musical theater and band. Leah is a member of the Fairbrook United Methodist Church where she volunteers regularly. In addition, Leah also had the unique opportunity to serve as a member of a Medical Mission team to Nicaragua in 2015. She is currently employed at Target. In Fall 2019, she will be attending Mount Aloysius College where she will study American Sign Language Interpretation. After graduation her future plans are to teach American Sign Language in the public school system and interpret for members of the deaf community as needed.

Emma Narber grew up within Penns Valley, PA. She has represented the Penns Valley Area School District as President of the Class of 2019 three years running and has been given a voice within her community-at-large. She has been able to provide food for impoverished families, start a local chapter of Fellowship of Christian Athletes, offer up tutoring support for classmates, begin a Teacher Appreciation Lunch, a Bus Driver Appreciation Breakfast and has traveled to over three continents serving people worldwide. She is a part of Student Council, Asylum, National Honor Society, Varsity Club, and has been a Varsity Team Captain for Penns Valley's Soccer and Track and Field Teams. In the fall, she plans to attend Messiah College to study Politics and International Relations along with Christian Ministries. She hopes to pursue these multiple degrees in order to help people physically, mentally, socially, and spiritually. As she continues to engage with a lost, broken, and impoverished world, she desires to find sustainable solutions in order for people to find hope, worth and meaning in their lives, all while having the means to provide for themselves and their families.

Johnny Purnell is a senior at Bellefonte Area High School. Johnny partakes in a multitude of extra-curricular activities along with challenging himself in school by taking multiple honors and AP classes. His extra-curricular activities include: Concert choir, Select choir, Concert Band, Jazz Band, Marching Band, Drama Club, and the Boy Scouts of America. Along with being heavily involved with the two clubs, Johnny is also the president of the Choir and the Drama Club. After being in scouting since Kindergarten, Johnny recently received his Eagle Scout Award. As it is the end of the school year, Johnny has committed to Penn State University, Main Campus to study Biology. After receiving his Bachelor of Science, Johnny plans to go on to medical school, eventually hoping to specialize in anesthesiology.

Ashton Robinson attended Bald Eagle Area High School. She has a part time job where she spends most of her time when she's not at home with her puppy, Ranger! Ashton is a member of FBLA, Spanish Club, and the National Honors Society. This year, she went to states for FBLA and placed 2nd in regionals. Ashton is planning to attend the Penn State Altoona branch campus for nursing after high school.



Skip-A-Pay Coupon

Make your summer sweeter!



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.



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 for details.



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.

Penny Wise is a quarterly publication of Penn State Federal. Direct comments to marketing@pennstatefederal.com or Marketing c/o Penn State Federal. This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Copyright 2019 Penn State Federal Credit Union.



Penn State Federal Credit Union is federally insured by the National Credit Union Administration

Celebrating 60 Years of Members Helping Members

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.*

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