



pennywise

A publication of Penn State Federal Credit Union

Winter 2020
Volume 20 Issue 1

Features

Message from the CEO

2020 Board of Directors

Business Ads

VISA® Transaction Alerts

Cash Back Rewards

Skip-A-Pay Coupon

TurboTax

Contact Information



Thank you for voting us
Best Bank/Credit Union.

Holiday Closings

New Year's Day

Wednesday, January 1

Martin Luther King Jr. Day

Monday, January 20

Presidents' Day

Monday, February 17

Message from the CEO

As the new year begins, all of us at Penn State Federal want to thank our membership and our volunteer board and committee members for the support you've given us throughout the years. You help us to continue our mission of...members helping members every day in the ordinary and extraordinary moments of their lives". We look forward to being able to provide you with the courteous and professional service you have come to know and trust for years to come.

It's also the perfect time to spread the word about Penn State Federal. Tell your family members that they can join, so they can experience the Credit Union difference. We understand how busy and ever changing your lives can be...that's where we can help! Whether it's opening a kid or teen club account, purchasing a new home or buying your first car. We are always here to assist you with all your financial goals.

I would like to remind you that we are accepting applications for our Penn State Federal Scholarship Program for the 2020-2021 academic year until March 2, 2020. We will award five graduating, high school seniors \$2,000 each. The recipients will be continuing on with educational opportunities as a full-time student. Please check our website, www.pennstatefederal.com, for complete details concerning our scholarship program.

Wishing you a happy and healthy New Year,

Cheryl L. Barr
CEO

2020 Board of Directors

Nine members serve on the Penn State Federal Credit Union's Board of Directors. Directors are elected for three-year terms. Three positions are up for election each year. Elected Directors will be presented at the Annual Meeting.

The Secretary of the Board of Directors presents the 2020 Slate of Nominees

LYNN DUBOIS retired from Penn State University with over 37 years of service. As Director of Ancillary Services, University Park Housing and Food Services, she had responsibility for Housing and Food Service e-contracts, campus apartment leasing, residence hall card access and room assignments, conference services, commons desk operations, and marketing for housing options. She has served as program chair for the annual conference of the Association of College and University Housing Officers-International and chair of the ACUHO-I Information Technology Committee, chair of the Board of the Centre County Centre Safe, Chair of the Centre County Democratic Committee and Treasurer of the North Central Caucus of the Pennsylvania Democratic Party. She is currently on the Architectural Review Committee of her homeowners' association and a member of Essence II choral group. Lynn has a B.S. in Elementary Education from Slippery Rock University and a M.Ed. from Penn State University in Higher Education Administration with a minor in Business Administration.

GAIL HURLEY began work at Penn State in 1984 as the Director of Residence Life. Prior to that, she had been the Associate Director of Residential Life at Ohio University and the Assistant Dean of Students at DePauw University in Indiana. Gail has a bachelor's degree in Spanish education from Westminster College in New Wilmington, PA and a master's degree in College Student Personnel from Bowling Green State University in Ohio. Before her retirement in 2017, she served as the Associate Vice President for Auxiliary and Business Services at PSU. Her responsibilities included Housing and Food Services, Hospitality Services, the BJC, Procurement, the Multimedia and Print Center, Transportation Services and the University Park Airport. In retirement, Gail has been volunteering at Centre Volunteers in Medicine, 10,000 Villages, the State College Food Bank and the Friends of the Palmer Museum Board. She and Chris are enjoying stress-free time with family and friends and long walks with their Scottish Terriers, Stella Rose and Millie Mae.

KIMLYN PATISHNOCK joined Penn State Federal in 1990, when she became eligible by joining the University in the Systems & Procedures Department. Ms. Patishnock has since moved to the University Libraries where she was the Financial Officer and now holds the position of Senior Director, Financial and Administrative Services. There she has co-designed and implemented an on-line budget request system, is a member of the Organizational Processes Steering Committee for the University's Strategic Plan, spear-headed the Libraries' Master Plan for Facilities, and sponsors the Libraries' Green Committee. She is a member of the credit union's Facilities Committee, Personnel Committee and has served as chair for the Supervisory Committee.

2020 Election Schedule

March 20 – Nominations by Petition Due

March 25 – Nominees Posted

April 29 – Annual Meeting of the Membership



Petitions: Any member 18 or older may obtain a position on the ballot by circulating a petition & obtaining 161 Penn State Federal members signatures. The petition must be accompanied by a short biography of qualifications & a signed statement of willingness to serve. Members must sign & print their name on the petition to enable membership verification. Original signatures must be received by the Penn State Federal Secretary by March 20, 2020. For more petition or election information contact the Nominating Committee by email: nominatingcommittee@pennstatefederal.com or by mail at: Penn State Federal Nominating Committee, PO Box 530, State College, PA 16804. In the event there are more candidates than available positions, ballots will be mailed to primary account owners 18 and older. Penn State Federal by-laws do not allow nominations at the Annual Meeting.

Members helping members everyday
in the ordinary and extraordinary
moments of their lives.



Lori Belko (left), Vice President of Business Lending and Michele Steinbugl Conklin (right), Chief Credit Officer

Let Lori and Michele help guide you through all your Business Lending needs with personalized service and support. They understand the market and that each business is unique with decisions being made locally. Please contact our Business Lending Team at 814-865-5976.

VISA® TRANSACTION ALERTS

Receive an alert whenever certain transactions happen on your card.

Visa® Transaction Alerts will notify you whenever certain transactions happen on your debit or credit card based on parameters that you set yourself. This can be used to watch for a particular type of activity on your card(s) or to notify you of potentially unauthorized transactions.



Alert me when a purchase is made online or by phone



Alert me when a purchase meets or exceeds a certain amount



Alert me when my card is used outside the United States

Benefits:

1. **Security:** Get alerts for transactions in real-time and immediately identify potentially fraudulent activity.
2. **Control:** Track spending and stay on top of account balances.
3. **Convenience:** Adjust your alerts to what makes sense for you and receive them via SMS text or email.

Sign up for alerts today! www.visa.com/purchasealerts

Disclosure: Actual time to receive Alerts powered by Visa dependent on wireless service and coverage within area. Alerts service may not be available in all areas. Gasoline alerts may not include purchase amount. Alerts not available for PIN transactions. Account activity qualifying for Alerts service may vary by issuer. Message and data rates may apply. Additional restrictions may apply.

Be sure to check out your current statement to see the amount of Cash Back Rewards you earned by using your Penn State Federal VISA Platinum Rewards Credit Card. Contact us for details on how to apply for a Rewards Credit Card today!



Reminder!

Scholarship Application
Deadline is
March 2, 2020

Skip-A-Pay Coupon

Did the Holidays leave you all tangled up? 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 Your Maximum Refund and Special Savings on TurboTax

Tax time doesn't have to be stressful! With TurboTax, you'll get your biggest possible refund fast and your taxes done right. PLUS, credit union members save up to \$15 on TurboTax federal products, all through tax season. Visit our website, www.pennstatefederal.com, and click on the Turbo Tax link to get started today.

* Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

CONTACT US

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(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

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 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



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

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