



710 Third Avenue  
New Brighton, PA 15066



Mon-Thurs 9:00 A.M. - 5:00 P.M.  
Fri 9:00 A.M. - 6:00 P.M.



Phone: 724.843.3330  
Fax: 724.846.6969

## RATE DROP

## We did it again!

The Board of Directors and the Rate Committee lowered our Loan Rates as of **March 1, 2021**

The Board of Directors has also authorized a **medical bills loan special** for a rate of **5%** for up to 36 months.

## Buying a Car?

Before you go shopping, come to your credit union to get pre-approved for a loan. Pre-approval will mean you have one less thing to worry about when you find your dream vehicle.

Better yet, you can call or go on-line to get pre-approved.



Also, because our rates are so low—let us refinance your auto loans that may be financed at another bank.

### See us today!

### It's time for our Summer Skip A Pay program.

\$30 fee per loan

This vacation brought to you by ...

### Skip-A-Pay



From **June 1 to July 31**, we will offer you the opportunity to skip a loan payment\*.

Call the office **724 843-3330**, for complete details.

*\*Home Equity and HELOC loans are not eligible.*

### Board of Directors

- Gordon Taglieri *Chair*
- Carol Schwartz *Vice-Chair*
- Lynn Reinhardt *Treasurer*
- Gene Miketa *Secretary*
- Bill Castor *Director*
- Keith Grable *Director*
- Janice Glass *Director*

### Supervisory Committee

- Fred Schwartz *Chair*
- Jim Hartge *Treasurer*
- Charles Douglas *Secretary*

### Office Staff

- Dave Willey *CEO*
- Chris Matthews *Loan Officer*
- Anissa Heaton *Processing*
- Lina Houser *Loan Officer*
- Tina Grimm *BSA / Teller*
- Christina Sines *IRA / Teller*
- Pam Walsh *Teller*



## Loan & Savings Rates

Effective 03-01-2021

### LOAN RATES (APR)

#### New Autos:

2020-21	48 mo.	1.74%
	60 mo.	1.99%
	72 & 84 mo.	2.24%

#### Used Autos:

2019-21	48 Mo.	1.74%
	60 Mo.	1.99%
	Up to 72 Mo.	2.49%
2017-18	48 Mo.	2.74%
	60 Mo.	2.99%
	72 Mo.	3.25%
2016	48 Mo.	3.24%
	60 Mo.	3.74%
	72 Mo.	3.99%

#### Boat/RV/ATV:

Check great rates on-line!

#### Home Equity:

36 & 60 Mo.	2.50%
120 Mo.	2.65%
180 Mo.	3.15%
240 Mo.	4.50%
1 <sup>ST</sup> Mortgage position	2.49%

#### Share or CD Secured:

Up to 60 Mo. 2.50%

#### B of D Special: Med Bills

36 Mo. 5.00%

#### Unsecured:

Up to 60 Mo. 6.99%

#### VISA Card: 12.90%

Loan rates are "as low as" and are subject to creditworthiness and loan term. Rates include a 0.25% reduction to automatic debit off loan payments and 0.50% with member loyalty rate, excludes VISA credit card and HELOC

### SAVING RATES (APY)

Share Accounts: 0.10%

Share Certificates (CD's):

6 Mo.	0.30%
12 Mo.	0.40%
24 Mo.	0.60%
12 Mo Youth CD	0.50%

IRA's (Traditional, Roth and Educational): 0.50%

Rates are subject to change without notice. Visit us on-line for updates and complete information.



## CheckFree®—Home Banking system is coming soon!



FISERV Home Banking system called **CheckFree® RXP®** System will be installed within a few short weeks. There will be some setup requirements

to be completed, but the security, speed, ease and convenience will be a major improvement.

It will replace our current Home Banking product Virtual Branch.

*Full and complete details will be posted on our Website.*

## When Did You Last Review Your Beneficiaries?

You should routinely check and update your beneficiaries. Your beneficiary is whom you designate to receive your assets after you pass away and it is important to ensure your payable-on-death and individual retirement account (IRA) information are correct.

Life changes can affect who you want to benefit from your accounts. If you have had a change in marital status, such as marriage or divorce, had a child or experienced the loss of an immediate family member, it is important to review and update your beneficiaries.

Payable-on-death designees have rights to funds after all account owners and joint owners have died. For IRAs, both primary and contingent beneficiaries may be added with corresponding percentages.

*For help with beneficiary designations or if you have questions, please call us or stop by your local branch.*



## Second Quarter 2021 Office Closing

May 31

Memorial Day

July 5

Independence Day  
observed

Psss. Don't forget  
Sunday May 9, 2021 is  
Mother's Day

Even when the credit union is closed, you can access your account funds and information on holidays and weekends using

- ★ Your R-S Bellco Debit Card
- ★ Virtual Branch Home Banking
- ★ Touch Banking Mobile App
- ★ Shared Branching facility