



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

## Spring is Here!

Whether you are riding the waves, or hitting the road in your own RV or trailer, providing your own clean and safe accommodations, we have a loan special just for you! Now is the time to apply for your recreational vehicles and enjoy Spring.



### Board of Directors

Keith Grable *Chair*  
Carol Schwartz *Vice Chair*  
Janice Glass *Treasurer*  
Gene Miketa *Secretary*  
Lynn Reinhardt *Director*  
R. Michael Burry *Director*  
Jeff Everly *Director*

### Supervisory Committee

Charles Douglas  
Jim Hartge

### Office Staff

Chris Matthews *Loan Officer*  
Lina Houser *Loan Officer*  
Anissa Heaton *Back Office*  
Tina Grimm *BSA / Teller*  
Christina Sines *IRA / Teller*  
Natalie DuFresne *Teller*



On March 10, 2022 we installed FISERV Virtual Branch Next our CheckFree® Home Banking System.

The security, speed and convenience will be a major improvement. At this time Christina and the teller staff will be able to assist you along with the customer support team at FISERV.

**WE HAVE MONEY THAT WE ARE READY TO LEND FOR ALL OF YOUR NEEDS.**



## OUR NEW AUTO LOANS

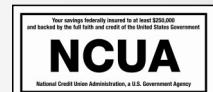
- ★ 48 months is as low as 1.74%
- ★ 60 & 72 months as low as 1.99%
- ★ 84 months as low as 2.24%

## Our Home Equity Loans

- 60 months as low as 2.25%
- 120 months as low as 2.49%
- 180 months as low as 3.15%



Call 724 843-3330 (for Chris at ext. 19 and Lina at ext. 18.)



## It is Not Too Late to Contribute to Your IRA for 2021 Taxes!

Even though 2021 is behind us, it is not too late to make IRA contributions for last year. The deadline for putting money into IRAs for this year is April 15, 2022, giving savers an additional four months to contribute. For 2021, the maximum contributions to an IRA is \$6,000 for those under the age of 50 and \$7,000 for those 50 and older.



The limits are the same for 2022, according to the IRS. **Note:** your contribution amount cannot exceed your earned income.

If you are married and file a joint tax return, you may be able to contribute to an IRA even if you did not have earned income, as long as your spouse did. The amount of your combined contributions cannot exceed the earned income reported on your joint tax return.

If your employer provides a 401(k) and makes a matching contribution, contribute at least enough to the 401(k) to take advantage of that employer benefit. Then consider funding an IRA to increase your retirement nest egg.

## Debit Card Fraud Monitoring System

We are now able to provide an extra layer of protection against debit card fraud.

By opting in and signing up to receive text messages, this will be another way to communicate with our fraud monitoring system. You may also still receive a telephone call.



*Data and message rates may apply. Call the office for complete details*

## Second Quarter 2022 Office Closing

**May 30 Memorial Day**

**July 4 Independence 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

## Loan & Savings Rates

Effective 01-01-2022

### LOAN RATES (APR)

#### New Autos:

2021-22	48 mo.	1.74%
	60 & 72 mo.	1.99%
	84 mo.	2.24%

#### Used Autos:

2020-22	48 Mo.	1.74%
	60 Mo.	1.99%
	Up to 72 Mo.	2.49%
2018-19	48 Mo.	2.74%
	60 Mo.	2.99%
	72 Mo.	3.25%
2017	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.	2.25%
120 Mo.	2.49%
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%
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#### B of D Special: Med Bills

36 Mo.	3.50%
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#### Unsecured:

Up to 60 Mo.	6.99%
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#### 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.	0.25%
12 Mo.	0.25%
18 Mo.	0.30%
24 Mo.	0.30%
36 Mo.	0.35%
12 Mo Youth CD	0.35%

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

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