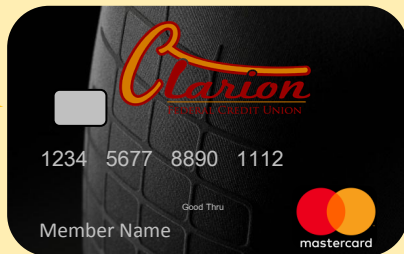


NEW: Instant Issue Debit Cards Available

In today's world we expect immediate solutions. That's why we offer instant issue debit cards! Just walk in, open a new account or request a new card and walk out with a new debit card **INSTANTLY!**

- Receive a card the day you open an account.**
- Replace a lost or stolen card with one visit to your branch.**
- Forgot PIN? REPIN your card at your branch location.**

Available at both locations!



Scholarship Applications Available

The opportunity to apply for the scholarships awarded by The Clarion Federal Credit Union will take place from the beginning of January through March 31, 2018. Be sure to submit your application for your chance to win one of the five \$1,000 scholarships available! All scholarship winners will be announced in May.



***For complete details and eligibility requirements, please visit www.clarionfcu.org and click on the Scholarships tab in the upper right hand corner.**

2017 Special Bonus Dividend Factors

In our efforts to serve our members we hope the Special Bonus Dividend can continue for years to come. Of course, we can't make any promises but it's because of YOU that we do well and when the Credit Union is succeeding our members benefit from it. Consider using the Credit Union for all of your financial needs in the future for the chance to earn more money!

- **Active Debit Card – \$10.00**
10 or more transactions in 4th Quarter of 2017
- **Active Direct Deposit – \$10.00**
4 or more direct deposits in 4th Quarter of 2017
- **Multiple Account Relationship – \$5.00**
- **Home Banking User – \$5.00**
- **E-statement User – \$5.00**
- **Bonus Dividend for Deposit Holders –**
24.35% additional interest earned year-to-date
- **Bonus Dividend for Borrowers –**
3.23% multiplied by the interest paid year-to-date (excluding credit cards)



The special bonus dividend was deposited into qualified member savings accounts on Friday, January 5th 2018. Check your savings account to see what money the Credit Union is sharing with you!

The Credit Union will be **CLOSED** Monday, February 19th, in observance of President's Day.

Did you know the Credit Union offers online banking? When you enroll, you will have the ability to pay bills, transfer money, and view pending transactions!