



Special Bonus Dividend happening for 2018

It's happening again this year! The Credit Union is going to PAY YOU based on your relationship with us. If you have loans or deposits at another institution now would be a great time to bring them to the Credit Union. Be sure to maximize your potential special dividend earnings by following the items listed below. Actual dollar amounts may vary as the numbers below are based on 2017 figures:



Active Debit Card - \$10.00

Multiple Account Relationship - \$10.00

Active Direct Deposit - \$10.00

Home Banking User - \$5.00

E-statement User - \$5.00



Bonus Dividend for Deposit Holders – % of additional interest earned year-to-date

Bonus Dividend for Borrowers – % of return of interest paid year-to-date

The Credit Union is basically "profit sharing" with members based on their relationship with us. We have continually, for 6 quarters in a row, been recognized as the top credit union in our peer group in PA and in the top 2% in the nation when it comes to member return. The Special Bonus Dividend is just another way of solidifying that status. No other local financial institution gives its profits back to its customers. So if you're not getting a Special Bonus Dividend from your bank, ask them why – then switch your relationship to the Credit Union.

We've had numerous members bring their loans and deposits to us because they recognize the huge potential benefit of the Special Bonus Dividend. The Special Bonus Dividend basically increases their overall return on a deposit product or lowers their cost when borrowing. Not only do we typically provide the best rates on loan and deposit products – we give back with the Special Bonus Dividend.

Holiday Skip-a-Pay

With the Holidays approaching the Credit Union wants to give members a chance to have extra cash on hand so starting in November we are offering the Holiday Skip-a-Pay Program! The program will allow members to skip ONE loan payment between the months of November, December OR January. Members who are eligible for the program will receive a letter explaining further details at the end of October. Due to federal regulation only certain loans qualify.



Calendar Day!

The Credit Union will be celebrating Member Appreciation Day Friday, October 19th, at both the Clarion and Brookville offices. Stop in for sweet treats and a 2019 Calendar! We love to show our appreciation for our members, without you we wouldn't be able to do what we do. We look forward to seeing you on Friday, October 19th. **One calendar per member due to availability.*