

# Summer Newsletter

## A Message From Your Manager

Summer is finally here! It's time to get out and enjoy the beautiful weather and experience all the wonderful things to do right in our back yard.

Did you know that we offer discount Great Escape Tickets for only \$44.00 each and discount movie tickets to either Regal or Cumberland 12 for only \$8.50 each. Tickets available at both Peru and AuSable Forks Branches.

We would like to congratulate all college, high school and technical school graduates and extend best wishes for a bright and successful future. Congratulations to Megan LeClair and Alison Post – this year's Scholarship Recipients.

It is also time for our Supervisory Committee Audit – please review your statement. Any questions please refer them to Ron Wilson, Supervisory Chair, 30 Water Edge Road, Keeseville, NY 12944.

~ Maggie

## Share Rates

APR	APY
0.35%	0.35%

## Certificate Rates

	APR	APY
12 mo.	0.50%	0.50%
24 mo.	1.00%	1.00%
L/S 12 mo.	0.50%	0.50%
36 mo.	2.019%	2.03%

## Dates of Closing

Labor Day – Sept. 2<sup>nd</sup>

Columbus Day – Oct. 14<sup>th</sup>

Veterans Day – Nov. 11<sup>th</sup>

Refer a friend to PFCU Now until September 30<sup>th</sup> and you both will be entered to win a \$25 deposit into your savings account!

You both will receive:

- 1 entry when the new member opens a savings account
- 1 (additional) entry when the new member opens a checking account

Drawing will be held on the last day of each month Now – September!

Each member/new member “pair” can only win once



### Peru Branch

700 Bear Swamp Rd, PO Box 565  
Peru, NY 12972  
Phone: 518-643-9915  
Fax: 518-643-8903  
Email: info@perufcu.com

### AuSable Forks Branch

2499 Route 9N, PO Box 786  
AuSable Forks, NY 12912  
Phone: 518-825-2265  
Fax: 518-825-2268  
Email: info@perufcu.com

### Hours

#### Lobby Hours

8:30 – 4:00 Monday - Friday

#### Drive Thru

8:00 – 4:00 Monday - Wednesday  
8:00 – 5:00 Thursday & Friday

www.perufcu.com

Find us on Facebook



## 'Watch Me Grow'

### Youth Savings Account

- ❖ 0-15 Years
- ❖ New and existing members will receive a punch card
- ❖ Whenever you make a deposit into your savings you'll receive one punch (\$5 minimum deposit, one punch per day)
- ❖ On your sixth punch, you'll get to play Plinko to win a prize!
- ❖ Deposits must be made by the youth account holder

### Fund Your Summer With A Share Secured Loan

In need of some summer funds, but don't want to dip into your savings? A low rate Share Secured Loan from PFCU might be the answer.

With a secured loan, you'll be using the funds in your share savings account or share certificate account as collateral for your loan. In return, you'll benefit from fast loan approval, a competitive, low interest rate, and flexible repayment terms. And, since the funds borrowed can be used for virtually anything, feel free to plan that warm-weather getaway, those long-awaited backyard improvements, or any other splurge to make this the ultimate summer. Once the loan is paid off, your funds are released.

As a bonus, you continue to earn interest on your account during the term of the loan. Plus, by borrowing against the money in your own savings account and making timely payments, you will:

- \* Show your credit worthiness
- \* Build your credit history
- \* Raise your credit score
- \* Increase your likelihood of being offered better and more substantial credit in the future, like low-rate auto and personal loans.

Apply today at [www.perufcu.com](http://www.perufcu.com) or contact one on our Loan Officers at 518-643-9915 to see if a Share Secured Loan is right for you.



Pay your loan payment  
securely online.

Go to [www.perufcu.com](http://www.perufcu.com)  
Click on "Loan Pay"



Your adventure awaits you  
Visit us for a RV Loan

### School's Coming! Need A Loan?

While summer's sunny days are still here, "back to school" has a way of sneaking up on us. Backpacks and pencils seem to take the place of swimsuits and flip flops more quickly, each year.

Kids dread back to school season because it means the end of fun in the sun, but for their parents it means parting with a hefty chunk of change. With supply lists growing and evolving with the times, families are spending upwards of \$700 annually during what has become the second busiest shopping season of the year!

We know that inevitably summer will end and school is coming, so why not plan ahead, and eliminate the financial stress of back to school shopping with a low-rate, flexible Back To School Loan?

Your Back To School Loan funds can help pay for:

- \* Backpacks, lunch bags, thermal water bottles
- \* School supplies (pencils, notebooks, etc.)
- \* Laptops, PCs, or Tablets
- \* Clothing or school uniforms
- \* College textbooks
- \* Dorm room gear
- \* Anything else to help your student start the school year off right!

**\*\*Apply for our Back to School Loan Special\*\***

August 15<sup>th</sup> – September 30<sup>th</sup>

\$500 - \$2500 | 7.99% APY | 15 months

### Click, Schedule And Go With Online Bill Pay

Summer's too short to spend it tracking down your checkbook, a pen, and stamps to pay your bills, then racing off to the post office to make sure your payment isn't late. Use the credit union's Online Bill Pay service to simply click, schedule, and go. Log on to the credit union's website, click on bill pay, and follow the prompts. Because it's likely many of your monthly expenses are recurring, for example, your utility and credit card bills, you'll only need to enter the payee account information once. Then simply schedule the bill for on-time payment. A few more clicks and you're ready to go. It's one of life's greatest conveniences brought to you by your credit union. If you need help getting started, call on us today.

**the LAST Word**

Wherever you are,  
whatever position you are  
in, believe in yourself.