

PERU FEDERAL CREDIT UNION

FALL NEWSLETTER

A Message from your manager:

Happy Fall everyone – I hope you all enjoyed the beautiful Summer we had this year. There are lots of things happening around the credit union this season.

If you happen to be traveling around Keeseville you will see our new branch construction started. The Fuller crew is hard at work moving us along.

We are collecting new socks for our #Socktober Event to be distributed to local schools and the JCEO. Drop boxes are located in all branches.

Be sure to “like” us on Facebook and follow us on Instagram to keep up with events and contests that we frequently have.

Again, please email me with comments, concerns or questions @ mpope@perufcu.com

~ Maggie

SHARE RATES

APR	APY
0.15%	0.15%

CERTIFICATE RATES

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

DATES OF CLOSING

October 12th- Closed
 November 9th- Closed
 November 26th – Closed
 December 24th – Close at 12
 December 25th – Closed
 December 31st – Close at 12
 January 1st - Closed

Inspiring Hope on International Credit Union Day And Every Day

Thursday, October 15, 2020 is International Credit Union Day and this year's theme: "Inspiring Hope for a Global Community" reflects on one of the important lessons the Covid 19 pandemic has taught us: we're all in this together. As a financial cooperative, your credit union is part of that global community that makes a difference in 118 countries on six continents. Right here, and around the world, credit unions provide hope through financial services, education and support, so especially critical during times of crisis. You may think of your credit union as just a friendly place to bank. While we're pleased to help you with your money matters, your credit union is not a bank. Credit unions are organizations of people, not money, and a beacon of hope for many. That's something to celebrate on International Credit Union Day and every day.



We've got an APP for that!



Pay your loan payment securely online.

Go to www.perufcu.com
Click on “Loan Pay”

Peru Branch

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

Lobby Hours

8:30 – 4:00 Mon. – Fri.

Drive thru

8:00 – 4:00 Mon. – Wed.

8:00 – 5:00 Thurs. & Fri.

www.perufcu.com

AuSable Forks Branch

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

Lobby Hours

8:30 – 4:00 Mon. – Fri.

Drive Thru

8:00 – 4:00 Mon. - Thurs

8:00 – 5:00 Friday

Find us on Facebook & Instagram

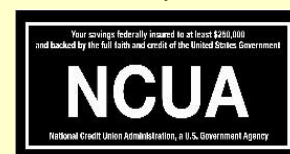
Keeseville Branch

187 Pleasant St. Suite
 Keeseville, NY 12944
 Phone: 518-825-1354
 Fax: 518-825-1361
 Email: info@perufcu.com

Lobby Hours

8:00 – 4:00 Mon. – Thurs.

8:00 – 5:00 Friday



We now offer

Home Improvements Loans!

If it's time to hit the refresh button on home sweet home, see your credit union for a Home Improvement Loan. Whether you're tackling a major remodeling project or replacing your furniture or appliances, your credit union loan can make it happen. Investing in your home is one of the most productive uses of credit: You can enjoy increased comfort now as well as help maintain the future value of your home.

Rates as low as 6.25%

Max Loan Amount: \$15,000

Max Term: 120 Months

Credit Unions Are "People Helping People"

Now, more than ever, it is important to look out for our family, friends, and fellow humans. As a credit union member, you are part of a special network, and you have the power to help others in a unique way. For decades, credit unions have been governed by the motto of "People Helping People" through affordable, quality financial tools and resources. Member referrals have always been a driving force behind credit union growth and helping others benefit from their offerings. Why not take part in helping your fellow citizens while also advancing the credit union movement?

By referring a friend to us, you are passing along a wealth of financial benefits, including:

- * Lifelong access to affordable financial products
- * Better rates on loans
- * Higher yields on savings
- * Lower fees on transactions
- * Superior member service
- * Educational resources
- * And so much more!

A credit union is more than just a place to put your money - they are a trusted partner who wants to help you realize your dreams. They are community members, they are neighbors, they are people - "People Helping People." Join the movement and refer a friend today.

the LAST Word

One smile, can start a friendship.
One word, can end a fight. One
look, can save a relationship. One
person, can change your life.

**ONLINE
BANKING**
Safe, Secure, Convenient

New Money Market Accounts!

Minimum Balance:

\$5,000-\$50,000

\$50,000.01 - \$100,000

\$100,000.01 – higher

APY

0.25%

0.35%

0.45%

- \$10.00 monthly fee if balance falls below \$5,000.00
- Limit 4 withdrawals per month – via transfer or credit union issued check
- Balances of \$5,000.00 or less will not earn interest

*APY = Annual Percentage Yield

Five Easy Ways To Save Money

Is your budget as stressed as you've been? Here are five easy ways to save.

1. Comparison shop for insurance. For example, many auto insurance companies have reduced premiums because the safer-at-home measures during the pandemic created less traffic and fewer accidents. You don't need to wait until your premiums are due to switch your coverage.
2. Review your phone plans. Are you paying for more data on your mobile plan than you need? You may not need a landline, if your mobile phone service is reliable. If you need a landline, be sure you are paying only for the features you use. Also check out voice-over-internet plans such as Ooma.com, vonage.com or other providers.
3. Cut the cable cord. Many stations now stream video and services, such as Amazon Prime, SlingTV, Netflix, or Hulu offer a wide variety of programs for a monthly fee far less than your cable bill.
4. Use your library card for free access to reading and other materials. Many items are available for download.
5. Check your credit card statements. If you are not paying off your balances each month, you may be paying double digit interest. A consolidation loan or balance transfer from the credit union can help trim your debt burden.

Thank You Volunteers

While we say "thank you" to all volunteers for their service to their communities, we extend special appreciation to our credit union's volunteers. Members of our board of directors and our committees donate their time and talents to represent the interests of all our member-owners and to ensure the continued success of the credit union. Their dedication to service is one of the things that sets your credit union apart from other financial institutions. If you have an interest in becoming a credit union director or committee member, please contact your credit union. Thank you!