



WE'RE HERE FOR YOU TODAY AND TOMORROW



Fall 2022 Newsletter



Your dreams can become a reality with NEWFCU!

Our affordable, low down payment programs for home buyers make home ownership possible

Already own your home? Make it work for you with a Home Equity Loan and tackle those home improvements, take a vacation, or buy a new car!

Apply for a Mortgage or a Home Equity Loan to save up to **\$600*** off your closing costs!

This offer is only valid September 1, 2022 through November 30, 2022 – Apply Today!



*\$600 closing costs waiver offer available for Home Equity Loans with a minimum borrowed amount of \$5,000 or an existing NEWFCU Home Equity Loan with an increase of \$5,000 or more or for purchases (new mortgages). Home Equity loan request cannot exceed \$150,000. Home Equity Loans available to residents in Erie County, PA and Chautauqua County, NY. All loans are subject to credit approval. Certain restrictions apply. Offers valid September 1, 2022 through November 30, 2022. NMLS #929900. Federally Insured by NCUA. Equal Housing Lender.

Effective November 1, 2022, our hours are changing at the North East Office. Please see the updated Office Hours on Page 2 of this newsletter.

Holiday Hours:

- The Credit Union will be **Closed:**
- October 10** – Columbus Day
- November 11** – Veteran’s Day
- November 24** – Thanksgiving Day
- December 26** – Christmas Day (observed)
- January 2** – New Year’s Day (observed)

The Credit Union will **Close at 1pm:** **November 25** – Day after Thanksgiving

Have you set up Home Banking Alerts or CardNav?

Are you looking for an easier way to keep track of your spending? Did you know you could help prevent fraudulent usage of your accounts?

Set up Home Banking Alerts to get notifications when your balance gets too low, deposits are made, when large withdrawals are taken, and more!

Use NEWFCU CardNav to receive real-time, in-app card use alerts, turn cards off and on, and more! Available in the App Store and Google Play.

Notice to Members Without eStatements:

Effective January 1, 2023, members receiving paper statements will be assessed a \$2 fee per statement cycle. Youth (under age 18) and Senior (65+) members as well as members receiving eStatements will be excluded from this fee.

Please contact the Credit Union at (814) 725-8190 or email cuoffice@newelchfcu.com with any questions or to learn how to enroll!

Debit Cards – Why Should I Use Credit instead of Debit?

Using your Debit Card as Credit when you checkout helps to protect you even more than by just using Debit. While either transaction is protected by the issuer (the CU), selecting Credit also comes with extra protection from Visa; Visa actually offers zero liability coverage for *signature* transactions. Another big reason: you're not punching in your PIN, so no one can try to watch you to steal your number. You even save money by using it as Credit; Credit transactions are always free to you, but Debit transactions cost \$1 each after your 4 free PIN transactions per month.

Give the gift that is always the right size – VISA® Gift Cards! We now have Virtual Gift Cards available as well – contact either office to purchase yours!

Holiday Loans

Are you finding yourself a little short of cash this Holiday Season? Did you use your high interest credit cards to purchase that big-ticket gift? Are you looking for a way to relieve some of that stress? NE Welch FCU may be able to help you get the cash you need with our Holiday Loan promotion! Apply for a Holiday Loan from November through January – rates start at just 4.99% APR for a one-year term!

Another easy option for our members is a Better Choice Loan. This loan offers a 3- or 6-month repayment term, up to \$1000 maximum (dependent on income).

Stop in and take the stress out of this Holiday Season!



Christmas Club Transfers

If you have a Christmas Club Account, the balance will be transferred to your savings account on October 25th. If you prefer an actual check or want the funds transferred to a different account, please let us know by calling either office by October 21st.

Don't forget, you can start up a Christmas Club account at any time, with any amount – start saving today

Holiday Skip-A-Payment

Take a break from your loan payments this Holiday Season!

It's hard to believe but the Holidays are just around the corner. If you could use a little extra cash to handle your holiday expenses, we've got the answer. Our **Holiday Skip-A-Payment** program means that you can skip your November or December loan payment on eligible loans for a small fee of \$25 per skipped loan payment. Please stop in or call the Credit Union for complete details. This offer is only valid once per 12-month period per loan, so take advantage now!

Follow us on Social Media

@NEWelchFCU



OFFICE HOURS

North East

Monday – Wednesday	9 am – 4 pm
Thursday - LOBBY	9 am – 5 pm
➔ DRIVE THRU ONLY	8:30 am – 9 am
Friday - LOBBY	9 am – 5 pm
➔ DRIVE THRU ONLY	5 pm – 5:30 pm

Westfield

Monday – Wednesday	9 am – 4 pm
Thursday	9 am – 5 pm
Friday	9 am – 5:30 pm

BOARD OF DIRECTORS

Howard Barnes	President
Dave Kunselman	Vice President
Monna Hahn	Treasurer
Kim Neff	Secretary
Sue Maille	Board Member

North East Office

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www.newelchfcu.com



R/T #243383063

NMLS #929900

*APR = Annual Percentage Rate

Federally Insured by the
National Credit Union Administration

5 REASONS

to love NEWFCU auto loans

AMAZING
low rates

ZERO
application fees

NEVER
any early payoff fees



FREE
review of your Credit Report

PERSONAL
service from Your Credit Union!

Learn more at www.newelchfcu.com/auto-loans

Celebrate International Credit Union Day!



On October 20, 2022, North East Welch FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2022 is “Empower Your Financial Future with a Credit Union.”

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being. We will be celebrating with free goodies and giveaways at both offices during our ICU Day celebration!

Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. North East Welch FCU is honored to be a part of this proud tradition!

We would like to invite both members and nonmembers to either branch and celebrate this day. We will also share member stories and event highlights on social media using #ICUDay.

