



WE'RE HERE FOR YOU TODAY AND TOMORROW

Spring 2022 Newsletter

Holiday Hours:

The Credit Union will be **CLOSED**:



May 30 – Memorial Day

June 20 – Juneteenth (observed)

July 4 – Independence Day



The Credit Union will be **CLOSING at 1pm**:

April 15 – Good Friday



Smart Homeowners Use EQUITY



Every time you make a mortgage payment, you build equity in your home.

Use that equity to finance your dream – whether it is remodeling your kitchen, buying a new car, or even starting a new business! Make your big plans a reality with our low rates and **\$400 closing costs waiver!** We've also lowered our Home Equity loan rates for a limited time – **2.49% APR* for 84 months or 3.24% APR for 180 months!**

*Offer available with a minimum borrowed amount of \$5,000 or an existing NEWFCU Home Equity Loan with an increase of \$5,000 or more. Loan request cannot exceed \$150,000. Member eligibility required. All loans are subject to credit approval. Certain restrictions apply. **Offers expire May 31, 2022.** NMLS #929900. Federally Insured by NCUA



Refinance Promotion

Apply to refinance your auto loan with NE Welch FCU and SAVE 1% APR* off your current rate with another institution. Please contact the Credit Union for complete details.

*Your loan rate will not be reduced to less than 1.99% APR and cannot exceed remaining term of your current loan. Certain conditions and restrictions may apply. Existing NEWFCU loans are excluded. Must have loan minimum of two months at original financial institution. Promotion may end without notice.

Summer



Skip-a-Payment

Skip your May or June loan payment for a small fee of \$25 per skipped loan payment. This offer is only valid once per 12-month period per loan, so take advantage now! Please stop in or call the credit union for complete details.

Lewis/Mong Scholarship

Any member who is or will be enrolled full-time at a vocational or tech school, college, or university is invited to apply for a scholarship worth \$1,000!

Judging will be based on both subjective criteria and weighted, objective criteria. These include academic achievements, extracurricular and community activities, essay, etc.



Completed applications are due by April 30, 2022. Contact the Credit Union for more details or to apply.

Annual Meeting Information

Join us for the 69th Annual Meeting!

This year's Annual Meeting will be held at the Brotherhood of St. Joseph at 50 Clinton Street in North East on Wednesday, May 25th at 5:00 pm. This year's Meeting will be \$10 for members and will have soup and sandwiches served.

Reservations may be made at the Credit Union offices until May 13th, 2022.

Volunteer Opportunities Available

Election of Officers will be held at this year's Annual Meeting for one 3-year position on the Board and one 3-year position on the Credit Committee. Anyone interested in running for office may obtain a list of requirements for each position at the Credit Union Office, and must notify the Nominating Committee (Susan Maas, Dave Kunselman, or Char Eichelberger) in writing by May 18, 2022. Include your name, address, and a brief statement of qualifications. Applications may be submitted to the Nominating Committee at NE Welch FCU, PO Box 597, North East, PA 16428.

Switching to eStatements is a **win-Win-Win** situation!



- ✓ Say goodbye to clutter
- ✓ No more waiting for your statement to come in the mail
- ✓ **Enter to win \$100!***

*Must be at least 18 to enter \$100 VISA Gift Card drawing. No purchase necessary, all Members with eStatements will be automatically entered to win. Prize will be drawn at random from all members 18+ with eStatements on June 21, 2022.

Notice to Members without eStatements:

Effective January 1, 2023, a monthly fee may be assessed to members receiving paper statements in the mail. Those members who are included in our Senior (65+) Program 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!

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.newelchfcu.com or you may request a free copy by calling us at 814-725-8190.

OFFICE HOURS

North East

Monday – Wednesday 9 am – 4 pm
Thursday 8 am – 5 pm
Friday 9 am – 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

PO BOX 597
(814) 725-8190
FAX: (814) 725-7301

WESTFIELD OFFICE

PO BOX 503
(716) 326-4200
FAX: (716) 326-4244

Toll Free: (855) 639-3281

www.newelchfcu.com



R/T #243383063
NMLS #929900

*APR = Annual Percentage Rate

Federally Insured by the National Credit Union Administration



Spring Cleaning Tips

Finances

1. **Tune-up finances.** Create a budget, review and correct your credit report, add a little more to your retirement contributions, and tweak your investments.
2. **Review important records and clean out files.** Keep copies of tax returns, supporting tax documents, and receipts for as long as you can be audited, up to six years.
3. **Refinance.** NEWFCU has two great Loan Promotions happening this Spring: the Auto Loan Refi Event and our annual Home Equity Loan Sale! Ask your loan officer how you may be able to save.

Home

4. **Outdoor Projects.** Shake off the winter blues and refresh the look of your home. Check your home inside and out and clean up, repaint, or replace as needed.
5. **Time to open the windows** and let in some fresh air! Make your home a clean and efficient space. Don't be afraid to get rid of things - you could even have a yard sale to make a quick buck!

Health

6. **Remodel or renovate!** Spring is a great time to get your "honey-do" list completed!
7. **Reorganize your pantry.** Throw out any food that prevents you from reaching your health goals. Replace them with fresh fruit and vegetables.
8. **Get outside.** Find a fun activity or hobby outside, whether it be hiking or gardening.
9. **Get a check-up.** Instead of waiting until you're sick to see a doctor, be proactive and make appointments with your primary care physician, dentist, etc., to make sure your health is good and to prevent illness.

