

WE'RE HERE FOR YOU TODAY AND TOMORROW

# Winter 2022 Newsletter



Holiday Hours:
The Credit Union will be CLOSED:

**January 17** – MLK, Jr Day **February 21** – Presidents' Day



Set the terms for when, where, and how your cards are used – anytime, anywhere.

- ✓ Control where, when, and how your cards are used
- √ Turn cards on and off instantly from your mobile device
- ✓ Limit spending amounts to reach budget goals
- ✓ Restrict types of purchases made

Download the NEWFCU CardNav app to your smartphone today! Available in the App Store and Google Play.



\*\* Please help us welcome two new staff members at the North East Office: Joy Bolinger and Holly Ferruggia! \*\*
They both come to us with years of Credit Union experience, and we are so happy to have them working with us!

# IRA Fair Market Value

If you have an Individual Retirement Account (IRA) with the Credit Union, the ending balance listed on your December 31, 2021 statement is the fair market value of this IRA. This fair market value information is being furnished to the Internal Revenue Service.

## **Mobile Wallet**

Your debit cards may be used in your Apple Pay<sup>TM</sup>, Samsung Pay<sup>TM</sup>, and Google Pay<sup>TM</sup>



wallets!



Use your Mobile Wallet along with CardNav for extra protection!

# **After-Holiday Loans**

The holidays can be very stressful if you need a little extra cash for gifts or to pay off your high interest credit cards. NE Welch FCU is here to help you get the cash you need with our Holiday Loan promotion! Apply for a Holiday Loan by January 31 – rates start at just 4.99% APR for a one-year term!

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



PROTECTING OUR MEMBERS WITH

# CARFAX<sup>®</sup>!

Contact A Loan Officer For Your Vehicle History Report.

email Credit Union at <a href="mailto:cuoffice@newelchfcu.com">cuoffice@newelchfcu.com</a>
to request report and for complete details



# Did you know you can start your Christmas Club account at any time, with any amount?

You decide how much you want to contribute and when you want to contribute! Automatic transfers are encouraged for easy saving, but are not required for this account. There are no minimum balance or early withdrawal fees. Stop in or call for complete details.

Visit our exclusive auto buying center at https://newelchfcu.groovecar.com



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.

#### OFFICE HOURS

#### **North East**

 $\begin{array}{ll} \mbox{Monday} - \mbox{Wednesday} & 9 \mbox{ am} - 4 \mbox{ pm} \\ \mbox{Thursday} & 8 \mbox{ am} - 5 \mbox{ pm} \\ \mbox{Friday} & 9 \mbox{ am} - 5{:}30 \mbox{ pm} \end{array}$ 

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 WESTFIELD OFFICE PO BOX 597 PO BOX 503 (814) 725-8190 (716) 326-4200 FAX: (814) 725-7301 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













# TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE TO VIEW SAVINGS
TaxServices.LoveMyCreditUnion.org

