



**NORTH EAST WELCH**  
FEDERAL CREDIT UNION

WE'RE HERE FOR YOU TODAY AND TOMORROW

### Holiday Hours:

The Credit Union will be **Closed:**

**January 16** – MLK Day

**February 20** – Presidents' Day

# Winter 2023 Newsletter

**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](#).



**Member Account Verification:** The Supervisory Committee is conducting its Bi-Annual Account Verification. Please verify that your account statement is accurate. If you find any errors, please contact Kathryn Conkling, Supervisory Committee Chairperson, at (814) 504-2109 or by mail at 7014 Sandy Trail, Erie, PA 16510.

## Checking Accounts Reminders

NEWFCU Checking Accounts offer you the ability to make payments directly from your account! If you prefer to set up automatic payments, remember to use your checking account number rather than your debit card, or even use our Online Bill Payment service! With Online Bill Pay, you can choose to set up automatic payments or just make it easier to log in and pay your bills on your own schedule.

Your Savings (Share) Account cannot be used for payments, although you may elect to have direct deposits into this account.

## Christmas Club Accounts

**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.

## After-Holiday Loans

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 through January 31, 2023 – 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 \$1,000 maximum (dependent on income).



## Passwords and Member to Member Phone Transfers ❄️

When you request information on your account(s) over the phone, we require you to tell us the Password you chose. This is to help protect your identity from fraudsters or other impersonators who may know the last four of your SSN or other information. If you are unsure if you have a password or if you've forgotten what you chose, please stop into either office to get one set up.

To make transfers over the phone to another member, we require that you have a Member-to-Member Phone Transfer form completed and signed by you. This form authorizes us to complete the transactions at your request, without needing a signature as we would if you were in-person.

These forms may be completed using our secure e-sign program, but we must have an email already on file. Please contact us with any questions.



## IRA Fair Market Value

If you have an Individual Retirement Account (IRA) with the Credit Union, the ending balance listed on your December 31, 2022 statement is the fair market value of this IRA. This fair market value information is being furnished to the Internal Revenue Service.

## Lewis/Mong Scholarships

Scholarship Applications are available at either office or online! This year, two \$1,000 scholarships will be awarded to North East Welch Federal Credit Union members. One scholarship will be awarded to a member graduating high school and one scholarship will be awarded to a member currently enrolled full time at a vocational or tech school, college, or university.

Scholarship applications must be returned by email to [cuoffice@newelchfcu.com](mailto:cuoffice@newelchfcu.com), dropped off at either office, or postmarked **before April 30, 2022**. No late applications will be accepted.

## NEWFCU Electronic Banking Services

- Download our **mobile app** for banking on the go, including mobile deposit!
- **Online Bill Pay** is a great option for members who want to set up automatic payments in one convenient location. There is a one-time activation fee of \$2, but as long as you schedule at least one payment every three months, it is completely free (up to 8 payments/month)! If you think you'll use it for more than 8 payments each month, contact us to learn which option will work best for you.
- **NEWFCU CardNav** is the app that allows you to set the terms for when, where, and how your cards are used – anytime, anywhere! You can protect your card against fraud and misuse in real time via your smartphone.
- **Enjoy using your phone to make purchases?** Enroll in Mobile Wallet via Apple Pay, Samsung Pay, or Google Pay – all available for no extra fees!



If you have any questions, please call the Credit Union at 814-725-8190, or send us an email at [cuoffice@newelchfcu.com](mailto:cuoffice@newelchfcu.com).

# 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](http://www.newelchfcu.com/auto-loans)

### OFFICE HOURS

#### North East

Monday – Wednesday	9 am – 4 pm
Thursday - LOBBY	9 am – 5 pm
→ <b>DRIVE THRU ONLY</b>	<b>8:30 am – 9 am</b>
Friday - LOBBY	9 am – 5 pm
→ <b>DRIVE THRU ONLY</b>	<b>5 pm - 5:30 pm</b>

#### 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

<b>North East Office</b>	<b>Westfield Office</b>
115 Clay Street	21 N. Portage Street
PO Box 597	PO Box 503
North East, PA 16428	Westfield, NY 14787
(814) 725-8190	(716) 326-4200
FAX: (814) 725-7301	FAX: (716) 326-4244

Toll Free: (855) 639-3281

[www.newelchfcu.com](http://www.newelchfcu.com)



R/T #243383063  
NMLS #929900

\*APR = Annual Percentage Rate

Federally Insured by the  
National Credit Union Administration

Follow us on Social Media

@NEWelchFCU



**SAVE MONEY.  
ACE TAX SEASON.**

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit [taxservices.lovemycreditunion.org](http://taxservices.lovemycreditunion.org)