



WE'RE HERE FOR YOU TODAY AND TOMORROW



Holiday Hours:



The Credit Union will be **Closed:**

January 15 – MLK Day

February 19 – Presidents' Day

Winter 2024 Newsletter

Please help us welcome our new team member at the North East Office: Eric Kostek

He brings with him years of marketing experience, and we are excited to have him working with us!

**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.

Protect Your Cards with real-time control.



WE'RE HERE FOR YOU TODAY AND TOMORROW



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, 2024 – rates start at just 5.99% 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).

Holiday Skip – A – Pay

Skip your January 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!



Staying Safe While Shopping Online



Here are some tips from the FBI :

- Verify websites before you buy. Purchase items only from official, encryption using websites. Web addresses should begin with <https://> and include a locked padlock icon.
- Be wary of online retailers who use free email service instead of a company email address. (Free emails end in [gmail.com](mailto:) or [yahoo.com](mailto:))
- Be wary of sellers who accept only wire transfers, virtual currency, gift cards Or cash, as these are almost impossible to recover.



IRA Fair Market Value

If you have an Individual Retirement Account (IRA) with the Credit Union, the ending balance listed on your December 31, 2023 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! Completed applications are due by April 30, 2024.

NEWFCU Electronic Banking Services

Enroll in Online Banking Today!

From our home page (www.newelchfcu.com), click on **Login to Online Banking**.

1. Select **Enroll** and read disclosures.
2. Enter your eight (8) digit Home Banking account number.
3. Answer the questions presented.
4. Create User ID and Password.

- With each device, you will be prompted upon first login to answer a security question and choose how you would like to receive the Multi-Factor Authentication code.
- **Have a smartphone?** Download our mobile app for banking on the go, including mobile deposit!
- **Remember to enroll in eStatements!** eStatements are completely free, available up to a week sooner than paper statements, and are safer and more secure! You will receive a notification at the beginning of each month when your statement is ready to be viewed – just log into your Home Banking!
- **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.

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

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

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R/T #243383063

NMLS #929900

*APR = Annual Percentage Rate

Federally Insured by the
National Credit Union Administration



**FILE SMART.
SAVE BIG.**

Enjoy the perks of being a member.

SCAN CODE TO GET DISCOUNT OR VISIT
taxservices.lovemycreditunion.org



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@NEWelchFCU

