



WE'RE HERE FOR YOU TODAY AND TOMORROW

QUARTERLY NEWSLETTER

Spring 2024

NEWFCU will be closed on the following days:

Memorial Day - May 27, 2024

Juneteenth - June 19, 2024

Independence Day - July 4, 2024



Home Equity Special!

WHAT COULD YOUR HOME'S EQUITY DO FOR YOU?

Are you looking for a loan that fits your needs?

Use your home's equity to make home improvements, consolidate high interest debts, refinance your current home equity or make your dream come true!

Apply for your Home Equity Loan by June 30, 2024 and **we will waive closing costs up to**

\$600!



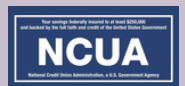
Rates as low as

5.0%

APR* for 60 Months

Borrow up to **80%** of the value of your home - up to **\$150,000**.

Terms available up to **15 years**.



*APR = Annual Percentage Rate. 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. Closing costs waived up to \$600 (covers most, if not all, PA closing costs). Other rates and terms available. Member eligibility required. Home Equity Loans available to residents in Erie County, PA and Chautauqua County, NY. All loans are subject to credit approval. Certain restrictions apply. Offer expires June 30, 2024. NMLS #929900. Federally Insured by NCUA.

2024 ANNUAL MEETING

The 2024 Annual Meeting will be held at the Brotherhood of St. Joseph at 50 Clinton Street in North East on Wednesday, May 8th. Registration at 5:30 pm.

This year's Meeting will be \$10 for members which includes a 3-Meat Buffet. Members in attendance have a chance to win CASH PRIZES!

Reservations may be made at the Credit Union offices until May 1st

Skip-a-Payment

Summer plans? Free up some cash by skipping your eligible 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 \$1,500. Completed applications are due by April 30, 2024.

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 of our privacy notice by calling us at 814-725-8190.

Financial Reality Fair

NEWFCU hosted a Financial Reality Fair at North East High School on March 13, 2024. Approximately 130 students participated in the event to get a head start on learning to make financially sound decisions after graduation.

Community Outreach

NEWFCU recently donated \$2,300 to the North East Food Pantry.

A donation of \$1900 was also made to the Food Pantry in Westfield, NY.

Special thanks to our members for their generous support of our fundraising efforts!



OFFICE HOURS

North East

| | |
|------------------|----------------|
| Monday - Friday | 9 am - 4 pm |
| Thursday - Lobby | 9 am - 5 pm |
| -DRIVE THRU ONLY | 8:30 - 9 am |
| Friday - LOBBY | 9 am - 5 pm |
| -DRIVE THRU ONLY | 5 pm - 5:30 pm |

Westfield

| | |
|----------------|----------------|
| Monday- Friday | 9 am - 4 pm |
| Thursday | 9 am - 5 pm |
| Friday | 9 am - 5:30 pm |

Board of Directors

| | |
|-----------------------|----------------|
| President | Howard Barnes |
| Vice President | Dave Kunselman |
| Treasurer | Monna Hahm |
| Secretary | Kim Neff |
| Board Member | Sue Maille |

North East Office

115 Clay Street
PO Box 597
North East, PA 16428
(814) 725-8190
Fax: (814) 725- 7301

Westfield Office

21 N. Portage Street
PO Box 503
Westfield, NY 14787
(716) 326 - 4200
Fax: (716) 326-4244

Toll Free: (855) 639- 3281

**Federally Insured by the
National Credit Union Administration**

R/T # 243383063

NMLS # 929900

Follow us on social media

@NEWelchFCU

