



WE'RE HERE FOR YOU TODAY AND TOMORROW

## QUARTERLY NEWSLETTER

**SPRING 2025**

**NEWFCU will be closed on the following days:**

Good Friday - April 18, Close @ 1pm.

Memorial Day - May 26

Juneteenth - June 19

Independence Day - July 4

### Home Equity Special!

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, 2025 and **we will waive closing costs up to**

**\$600!**



### WHAT COULD YOUR HOME'S EQUITY DO FOR YOU?

Rates as low as

**5.25%**

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, 2025. NMLS #929900. Federally Insured by NCUA.

# 72ND ANNUAL MEETING

The 72nd Annual Meeting will be held at the Brotherhood of St. Joseph at 50 Clinton Street in North East on Wednesday, May 14th. Registration at 5:30 pm, meeting at 6pm.

This year's Meeting will be \$10 for members and \$15 for non-members which includes a 2-Meat Buffet. Members in attendance have a chance to win CASH PRIZES!

Reservations may be made at the Credit Union offices until May 7th

## Volunteer Opportunities Available

Election of Officers will be held at this year's Annual Meeting for one 3-year positions 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 Anneliza Barney) in writing by May 5, 2025. 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.

## 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. This year we will be awarding two scholarships worth \$1,000. Completed applications are due by April 30, 2025.

## Community Outreach

**APRIL 2025** - Make a donation to benefit Shriner's Children's 31 Days to Amaze at both NEWFCU locations!

**JUNE 2025** - Make a donation to benefit AHN's Children's Miracle Network at both NEWFCU locations!

## 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](http://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 12, 2025. Approximately 130 students participated in the event to get a head start on learning to make financially sound decisions after graduation.

## Do We Have Your Correct Information?

We are enhancing the security of your online transactions starting May 1, 2025. One-time passcodes sent to your cell phone or email for debit card transactions that exhibit higher levels of risk will now include more transparent, detailed information to help you better verify purchases. Please ensure you have your current email and cell phone number on your account.

## 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

<b>President</b>	Howard Barnes
<b>Vice President</b>	Dave Kunselman
<b>Treasurer</b>	Monna Hahn
<b>Secretary</b>	Kim Neff
<b>Board Member</b>	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



115 Clay St, North East, PA 16428  
[www.NEWelchFCU.com](http://www.NEWelchFCU.com)