



WE'RE HERE FOR YOU TODAY AND TOMORROW

QUARTERLY NEWSLETTER

FALL 2025

NEWFCU will be closed on the following days:

October 13th - Columbus Day

November 11th - Veterans Day

November 27th - Thanksgiving Day

*November 28th - Closing at 1pm

*December 24th - Closing at 1pm

December 25th - Christmas Day

*December 31st - Closing at 1pm



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 November 30, 2025 and **we will waive closing costs up to**

\$600!

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 November 30, 2025. NMLS #929900. Federally Insured by NCUA.

HOLIDAY LOAN SPECIAL

From November through January, we will offer a rate as low as **5.99%** APR* with a one-year term on any loan for holiday expenses!



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MAKE SURE YOUR ACCOUNT INFO IS UP TO DATE!

Please check that all information on your account is up to date, including your mailing address, email address, phone number, and phone password which is used to identify you when you call in via phone.

Skip-a-Payment

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.

Christmas Club

If you have a Christmas Club account, the balance will be transferred to your primary share account on October 21. If you would like the funds transferred to a different account or receive a check, you may do so after October 21.

Don't forget - you can start a Christmas Club account at any time, with any amount - start saving today!

Employee Updates

We are excited to welcome Joy Bolinger back to our North East Office! She will be joining us as a Member Service Representative and back-office support.

Community Outreach Powerful Pink Warriors

During the month of October, at both NE and Westfield branches, you can purchase a pink ribbon to benefit the American Cancer Society. NEWFCU will match all contributions up to a total of \$500. Thank you in advance for giving to Powerful Pink Warriors!

My CU Credit Card

From October 1 - December 1, the CU Money Elite Card is offering 3.99% APR for 15 months on balance transfers. More information can be found at newelchfcu.com

Visa Gift Cards

Looking for the perfect present that fits everyone on your list? We've got you covered! This holiday season, we're excited to offer Visa Gift Cards for sale - a simple, thoughtful way to spread cheer without the guesswork.

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 Hahn
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

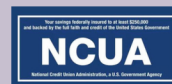
National Credit Union Administration

R/T # 243383063

NMLS # 929900

Follow us on social media

@NEWelchFCU



115 Clay St, North East, PA 16428
www.NEWelchFCU.com

