



WE'RE HERE FOR YOU TODAY AND TOMORROW

## QUARTERLY NEWSLETTER

# WINTER 2026



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

January 19th - MLK Jr. Day

February 16th - Presidents Day

## CHECK OUT OUR GREAT AUTO RATES!

New (2024-26)

as low as **4.74** % APR\*

Used (2022-23)

as low as **5.99** % APR\*

Used (2015-21)

as low as **7.74** % APR\*

**Are You Dreaming About A New Car  
Or A Lower Payment On Your Auto Loan?**

**Move your auto loan from your current lender  
to NEWFCU by February 27th and we could**

**BEAT YOUR RATE  
by at least**

**2% APR\***

\*APR = Annual Percentage Rate. Approval for financing is subject to lending guidelines and credit qualifications. Rates are based on creditworthiness, so your rate may differ. Member eligibility required. Rates good as of 12/31/2025, but may change without notice. \*Your Refinanced auto loan may be reduced by 2% APR (Annual Percentage Rate) or to our lowest rate, whichever is better, but no lower than 3.99% APR, and cannot exceed remaining term of your current loan. Proof of rate and term required. Member eligibility required. Promotion may end without notice.

## After Holiday Loan Special

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, 2026 – rates start at just 5.99% APR for a one-year term!



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## LEWIS/MONG SCHOLARSHIP

Scholarship Applications are now available at either office or online! This year, two scholarships will be awarded to North East Welch Federal Credit Union Members.

Eligible Members must be graduating high school or currently enrolled full time at a vocational or tech school, college, or university.

Scholarship applications must be returned by email to [ekostek@newelchfcu.com](mailto:ekostek@newelchfcu.com), dropped off, or postmarked before April 30, 2026.

## Christmas Club

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



## Updated Account Information

Please check that all information on your account is up to date. Having your current Mailing Address, Email Address and Phone Number on file will allow us to provide you uninterrupted financial services and ensure proper security on your account!

## Skip-a-Payment

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. Stop in or call for additional information.

## IRA Fair Market Value

If you have an Individual Retirement Account (IRA) with the Credit Union, the ending balance listed on your December 31, 2025 statement is the fair market value of this IRA. This fair market value information is being furnished to the Internal Revenue Service.

## New Vehicle Tax Deduction

If you financed a new qualified vehicle with the credit union in 2025 you may be able to deduct the interest paid on your loan. This amount will be shown on your statement under Loan Account Summary as Interest Paid YTD: (1098-VLI Eligible).

## Credit Card Promotion

All new cardholders receive 2.99% APR on purchases and balance transfers for 12 months.

Existing cardholders receive 2.99% APR for 12 months on balance transfers. Visit [mycucard.com](http://mycucard.com) for complete details.

## Community Outreach

North East Welch FCU will be hosting a Financial Reality Fair at North East High School on Thursday, February 26th.



SAVE BIG ON TAX PREP

**Lock In Your  
Discount Now**

Plus, enter for a chance to win \$10K



SCAN QR CODE TO GET DISCOUNT OR  
VISIT OUR CREDIT UNION WEBSITE

## OFFICE HOURS

### North East

Monday - Friday	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- 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

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