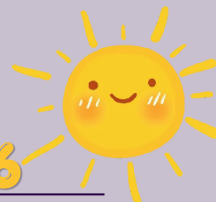




WE'RE HERE FOR YOU TODAY AND TOMORROW

SUMMER 2026



NEWFCU will be closed on the following days:

QUARTERLY NEWSLETTER

September 7th - Labor Day

CHECK OUT OUR GREAT AUTO RATES!

Move your auto loan from your current lender to NEWFCU by September 30th and we could

New (2024-26)

as low as **4.49** % APR*

Used (2022-23)

as low as **5.74** % APR*

Used (2016-21)

as low as **7.74** % APR*

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 06/30/2026, 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.

Back-to-School Loan Special



It seems like summer has just started, but soon you will be planning for the kids to return to school or college. From now through the end of September we will offer a rate as low as 5.99% APR* with a one-year term on any loan for back-to-school expenses. Apply Today!

Additional Member Benefit at No Cost!

Through a partnership with American Income Life Insurance Company (AIL), an AD&D benefit and other no -cost offers are being provided to all members of North East Welch Federal Credit Union.

An AIL representative will contact members who return the beneficiary reply card by mail or respond online to arrange a convenient time to deliver their certificate of coverage and other no cost offers and review other supplemental insurance benefits that may be available.

For more information, please contact our local representative Jamie Beuschel , AIL Public Relations, at 616.275.2978



WE'RE HERE FOR YOU TODAY AND TOMORROW

2026 COMMUNITY DAY CELEBRATION

Community Day is back! This year we are celebrating at the North East office on Thursday, August 6th and at the Westfield office on Friday August 7th. Join us from 11:30am-3:30pm for hot dogs, drinks, Credit Union swag, and a chance to win the grand prize of a \$100 VISA Gift Card.

Ask for complete details.

My CU Credit Card Summer 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.

To apply, visit mycucard.com

For additional information call 1-888-415-6145

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. Please consider adding a phone password to ensure proper security on your account!

NE Welch FCU CardNav

Don't have CardNav yet? Download it today to make sure your Debit Cards are protected from fraud! It also allows you to shut off and turn on your cards at any time, set alerts, and even help you watch your spending. For additional information contact the Credit Union.

2026 Lewis/Mong Scholarship Winners!

Congratulations to Mason Probst and Lily Otto who each received a \$1,000 scholarship!

Thank you to all who submitted an application, we encourage all to apply again next year!



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

President	Howard Barnes
Vice President	Dave Kunselman
Treasurer	Monna Hahn
Secretary	Kim Neff
Board Member	Sue Maille

North East Office Westfield Office

115 Clay Street	21 N. Portage Street
PO Box 597	PO Box 503
North East, PA 16428	Westfield, NY 14787
(814) 725-8190	(716) 326 - 4200
Fax: (814) 725- 7301	Fax: (814) 725 - 7301

Toll Free: (855) 639- 3281

Federally Insured by the

National Credit Union Administration

R/T # 243383063

NMLS # 929900

Follow us on social media

@NEWelchFCU



www.NEWelchFCU.com