

Pennstar Federal Credit Union

4139 East State St, Hermitage, PA 16148
www.pennstarfederal.com
(724) 981-2973

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New Year, New Reflections

As the holidays come to a close and we start to come down from all of the gift giving and delicious meals and desserts, we start to think of all the joy (and possibly craziness) the season has brought us. It is a time to be thankful for everything we have, and at Pennstar we want to share some of what we are thankful for.

We are thankful for all of our members who utilize us as their primary financial institution. It is because of you that we thrive and are able to do what we can to help all of our members. A lot of times, our members think of Pennstar as just a place for your extra money and savings. The truth is, we offer just as much as the big banks do, but at the convenience of being small enough to know who you are and try to make a difference. We offer the free checking accounts with free statements, plus we have rewards for spending your own money! Who doesn't need that?! (if you need more information on that, please stop by the credit union!)

We are also thankful for all of our members who come in for all of their borrowing needs. It is because of you that we are able to offer competitive rates for all of our loans. We try to keep them as low as we can so we can help you with whatever goals you have in mind. Whether it be the new deck on the house, or consolidating your Christmas debt (which we all try hard not to get, but sometimes it happens!). It is also how we are able to offer special products like debt protection to our members. Where else can you go to get coverage on your loan where you don't have to worry about the payments if you have a qualifying life changing event happen? (if you need more information on that too, stop in and talk to one of our loan writers!).

We can't forget how thankful we are to all of the members who come into the office and brighten up our days. It is because of you that we strive

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to offer the best service to all of our members. We hope you all leave the office or drive through with a big smile on your face.

Lastly, we are very thankful to all of our staff and board of directors. If it wasn't for our board volunteering their time, we wouldn't be here to service you. Without the employees we have, we wouldn't have the best member service for all of you who come in to see us or call us. We sincerely hope we make a difference in your financial needs. From helping with your accounts, to lending, to online banking support, and debit card support, we hope you have an experience that you want to tell your friends about.

From all of us at Pennstar, we thank all of our members for your continued use of your credit union, your kind words and thoughts over the holidays, and your continued business through all of the hard times behind us. We look forward to the new year with all of you!



Thank you to all of our members who helped us fill up our bin to donate to Toys for Tots! We appreciate your generosity!



PENNSTAR
Federal Credit Union

Q & A With our Loan Department



Sometimes our loan department gets asked a lot of questions about our different types of loans and for help with their finances. We are a Credit Union, and our motto is “People Helping People”, so we love to answer all of your questions the best we can! Try out these statements and let us know if you think they are True or False! Don't forget to fill it out, and bring it back in by March 31st, 2023 and we will enter you into a drawing for dinner on Pennstar!

**Dinner gift card up to a \$25.00 value

1. You can get a personal loan to consolidate your Christmas debt? TRUE or FALSE?
2. 2021 vehicle is still considered a new vehicle in the eyes of the credit union. TRUE or FALSE?
3. A home equity loan can be used for anything, not just for your home. TRUE or FALSE?
4. Pennstar does not offer GAP insurance or extended warranties on your vehicles. TRUE or FALSE?
5. If you need a personal loan for a furnace or water heater, most of the time we can get the loan to you in the same day! TRUE or FALSE?

Name:

Phone:

Daffin's Candy Bars

Don't forget, we sell Daffin's candy bars all year to help support our scholarship fund! In just a few short months we will be picking new students who are furthering their education to receive a scholarship from Pennstar! We thank you for supporting them and helping them achieve their future goals!



A Message from our Tellers

With the hustle a bustle of the holidays behind us, and the threat of the snow ahead, we wanted to make sure all of our members know all of the options they have when it comes to making deposits at the credit union. Besides the normal in office or through the drive through, we also have a night deposit box in the front of the building. Just put your deposit in an envelope with your name on it, and it drops into a safe. We open it every morning and process your deposits. If you don't even want to leave home, download our mobile app. You can make mobile deposits with your online banking username and password. Banking has never been so easy! Of course, we would like to see all of our members come in and see us, but when it isn't possible, we still want to make sure your banking can be at your fingertips!

Happy Birthday to our Kids Club members who celebrated their birthdays this past quarter! Happy Belated Birthday to Jeremiah, Graci, Cole, Madilynn, Savanna, Camryn, Jersey, Willow, Lily, Anabella, Colten, Paisley, Farrah, Philip, Aaliyah, Hailey, Audrey, Kendall, Lilliana, Ryland, Ava, Jasen, Grace, Earl, Jeniyah, Angela, Jaxson, Harrison, Hannah, Cullen, Cassidy, Miley, Mason, Alex, Ariella, Nevaeh, Briana, Parker, Cameron, Emma, Anthony, Roy'el, Marvel, Willa, Maddellynn, Vito, Lathan, Brooklyn, Alivia, Liam, Vincent, Nylah, Katrina, and Liam!



We also want to congratulate our SUPER STAR SAVER MORGAN!!!

If YOU want to be the next SUPER STAR SAVER, you can earn tickets by depositing \$10 into your account, by bringing in your passbook, by bringing in your Kid's Corner section of the newsletter, or by drawing us a picture of what you did for the Holidays!

We can't wait to see all the fun you had!