



A Message from our Lenders: What to know when shopping for a new vehicle!

Loan Rates

Home Equity Loan Rates

Up to 60 Months 4.74%
61-120 Months 4.99%
121-179 Months 5.24%

Auto Loan Rates

New Auto: 2021, 2022, 2023

60 Months
as low as 4.74%
72 Months
as low as 4.99%
84 Months
as low as 5.24%

Used Auto: 2018, 2019, 2020

60 Months
as low as 5.24%
72 Months
as low as 5.44%
84 Months
as low as 5.69%

Used Auto: 2016, 2017

60 Months
as low as 5.99%

Used Auto: 2013, 2014, 2015

60 Months
as low as 6.49%



When you have a sweet tooth this summer, don't forget to get your Daffin's Candy Bars from us! All of the proceeds go to our scholarship fund to financially assist them taking the next step into their futures!

Inside the Issue

P1. Loan Rates and Loan Dos and Don'ts
P2. Annual Meeting RSVP form and Kids Corner

Do you like having the latest and greatest in technology and in your vehicle? Or are you on the other end and are tired of putting so much money into "old faithful" and know it might be time to let it go? Either way, it happens to all of us! That dreaded trip to the dealership. When that time comes, we can be there for you every step of the way. How you might ask? By staying true to our mission statement. "We create an environment for financial success for our members by providing the best-available financial tools, solutions, and positive impacts at all touchpoints."

Should I get a preapproval from my Credit Union?

The simple answer is YES for a few different reasons. Not only will you know that you are getting THE BEST rate right now (literally... have you checked everyone else's rates?) but you will also know the answer to the question "what can I afford?". Part of our mission is to offer the best available tools for that financial success. Remember...

we are member-owned and do not try to sell you a vehicle for our own pockets.

We truly like to help YOU figure out what the best options are for YOU. **Should I buy the addons at the dealership?**

To this question we would also tell you NO. You can add an extended warranty to your vehicle when your warranty is almost over. This save you from paying on it from the start of the loan. If you are financing through your credit union (because again, where else do you see these rates?) you can also get products like extended warranties and GAP insurance, also for a lower cost!

Does what I owe on my current vehicle affect my next loan?

YES! One of the common mistakes we all make when purchasing a vehicle is getting a long-term loan. This can make the monthly payments more manageable if you are the type of person who will drive that "old faithful" until its wheels fall off. On the other hand, if you

want the newest mode of transportation often, this can cause problems when financing your next vehicle. If you are not getting the value you owe back on your trade in, then you will have to finance the remainder of that loan with your new vehicle.

Something to remember!

We are YOUR credit union. We could be YOUR partner when you are shopping for a vehicle. We even have a car buying website! You can find the link on the back of the newsletter. It can help you shop for vehicles by area, type, price, and even has benefits like Carfax on them. That is all free for you to use. Applying is just as simple. Head over to the website at www.pennstarfederal.com and go to the loans tab. You can click on "apply now" to apply online. We also welcome you to walk in and talk to one of our loan writers if you have questions, or apply over the phone! We will make it as easy as possible for you!

Don't forget to get your summer tickets at a discount from your Credit Union!

If your plans consist of going to Kennywood, Sand Castle, Idle Wild, or Waldameer and Water World we have discounted tickets for you! Come see us for details.



FACTS WHAT DOES PENNSTAR FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and assets - credit history and credit scores - employment information and income When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Pennstar Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pennstar Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (724) 981-2973 or go to www.pennstarfederal.com

What we do	
How does Pennstar Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Pennstar Federal Credit Union collect my personal information?	We collect your personal information, for example, when you - open an account or use your credit or debit card - provide employment information or apply for financing - provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only -sharing for affiliates' everyday business purposes- information about your creditworthiness -affiliates from using your information to market to you -sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Pennstar Federal Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Pennstar Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.</i>

Other important information
Our credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with Pennstar Federal Credit Union

Don't forget to use our car buying website! It helps compare vehicle prices and find what you are looking for! To start shopping head to:
www.pennstarfederal.groovecar.com

Annual Meeting RSVP Form

The Annual Meeting will be held on Wednesday, August 30th at 5:30PM at the Shenango Township Park. There will be a catered dinner with the meeting. Please fill out this form and return it to Pennstar NO LATER THAN July 31st.

Name of Member(s) _____

Phone Number _____

Number of Members _____ @ \$10.00 per member

Number of Guests _____ @ \$15.00 per non member

Total Paid \$ _____

*Payments are non-refundable

Kid's Corner

Happy birthday to all of our Kid's Club members who celebrated a birthday this past quarter! Happy belated birthday to our April birthdays, Cadence, Ryley, Eden, Peyton, Madison, Carson, Brayden, Jace, Naya, Kellan, Addysen, Scott, Sullivan, Teagan, Wylie, Drew, Milan, and Harrison. Happy Birthday to our May birthdays kids, Alyvia, Andrew, Mackenzie, Aiden, Alessandra, Gabriella, Abram, Amari, Mavis, Alexis, Dominick, Amanda, Colin, Blakely, and Bailey. Happy birthday to these kids who celebrated in June, Adelaide, Brynlee, Cambria, Emma, Lucas, Olivia, Finnley, Evelyn, Hadleigh, Dawson, Charlotte, Killian, and Joseph. If your birthday is coming up, don't forget to watch the mail for your birthday card! Bring it into the credit union and get a surprise from us!

Congrats to our SUPER STAR SAVER AMANDA!!!!

If you want to be our next SUPER STAR SAVER here is what you can do for chances to WIN!

- ✓ Deposit at least \$10.00 cash into your account
- ✓ Bring in your savings book when you do your deposit
- ✓ Cut out your "Kid's Corner" section of the Newsletter and bring it in!
- ✓ For an EXTRA ticket, color us a picture of you at the CREDIT UNION!

There are so many chances to have tickets entered into the SUPER STAR SAVER drawing! Take advantage of them all, save up, and become a super saver!

Just for fun:
How do dinosaurs pay their bills?
With Tyrannosaurus Checks!