

**Inside the Issue**

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**P2. CD Special, Holiday Clubs, Checking accounts**

***New Technology from the past year:***

This past year, we have been striving to stay up to date with technology to help you have access to the credit union at your fingertips in the easiest possible way!

Our new website launched in August! If you haven't seen it yet, please check it out and let us know what you think! It is easier to navigate and find the information you are looking for!

We also came out with CardHub to replace Card Valet. It is simpler to see since it is connected straight to your Pennstar App. Two separate apps are no longer needed! It helps you control your debit card from your phone, including viewing pending transactions, and turning your card on and off.

While you are in the app, don't forget, we also have mobile deposits for your convenience. While we do love seeing all of our members come to the office, we realize it is not always convenient. We can't wait to see what the future holds!

***Reflections on the past year:***

As the holiday season comes to a close, we all start to come down from the high of gift giving, great food, fun with family and friends, and the time off work. Retail companies are already planning for the next holiday season (it is crazy to think about that). At Pennstar, we just want live in the now, and share with everyone what we are thankful for.

The first thing we are thankful for is all of you, our members, and everyone who utilizes us as a primary financial institution. While to some, we are a place to stick some extra money aside so you don't use it, we do offer everything the larger banks do, but with the convenience of being small enough that our members aren't just a number (or a dollar sign) to us. We appreciate all of our members, and strive to give you the services you need to find financial success. We even have rewards points for just spending your own money! Who doesn't need that? If you would like more information, ask one of our tellers!

We are also thankful for our members who think about us when needing loans. We appreciate our members sticking with us and letting us partner with them in purchasing your new vehicles, and helping with home remodeling. Because of you we are still able to always offer the best rates and borrowing experiences in the area. Our loan team is always there for you when you need them. Because of all of you, Pennstar had record breaking amounts of loans this past year, and we are hopeful to keep the applications flowing. Remember, it is easy as pie to apply! You can do it online through our website, over the phone, or come see us in person!

We are also thankful for our staff and board of directors who volunteer their time. All of the staff at Pennstar is devoted to helping our members and creating positive impacts for you where ever you may need it. They always strive for the best and quickest way to assist everyone from online banking issues, to debit cards, loans, and account support. We sincerely hope that you have an experience you want to tell your friends about.

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

**Loan Rates****Home Equity Loan Rates**

**Up to 60 Months 5.49%**  
**61-120 Months 5.99%**  
**121-179 Months 6.49%**

**Auto Loan Rates****New Auto: 2022, 2023, 2024**

**60 Months**  
as low as 5.74%  
**72 Months**  
as low as 5.99%  
**84 Months**  
as low as 6.24%

**Used Auto: 2019, 2020, 2021**

**60 Months**  
as low as 6.24%  
**72 Months**  
as low as 6.44%  
**84 Months**  
as low as 6.69%

**Used Auto: 2017, 2018**

**60 Months**  
as low as 6.99%

**Used Auto: 2014, 2015, 2016**

**60 Months**  
as low as 7.49%



## Kid's Corner

We want to wish a HAPPY BIRTHDAY to all of our Kid's Club members who celebrated a birthday this past quarter! Happy belated birthday to our October birthdays, Everlee, Cole, Graci, Paisley, Jersey, Anabella, Chloe, Zoey, Colten, Jeremiah, Rachel, Philip, Farrah, Willow, Lily, Savanna, Madilynn, Aaliyah, and Camryn! Happy belated birthday to our November kids, Miley, Evelyn, Harrison, Mason, Jaxson, Audrey, Jeniyah, Jasen, Cullen, Hannah, Ryland, Ava, Hailey, Cassidy, Kendall, Grace, Angela, and Earl! Happy birthday to the kids who celebrated in December, Royel, Parker, Parker, Makya, Ariella, Willa, Briana, Brooklyn, Alivia, Nevaeh, Anthony, Liam, Nylah, Ivy, Lathan, Maddellynn, Marvel, Alex, Liam, Vito, Emma, and Cameron!

If your birthday is coming up, don't forget to check your mail for a birthday card! Bring it into the credit union and get a surprise from us!

## GAME TIME!

Unscramble the words:

LIBLS                    \_ \_ \_ \_ \_

HACS                    \_ \_ \_ \_ \_

LECKNI                \_ \_ \_ \_ \_

RLADOL                \_ \_ \_ \_ \_

UEQATRR              \_ \_ \_ \_ \_

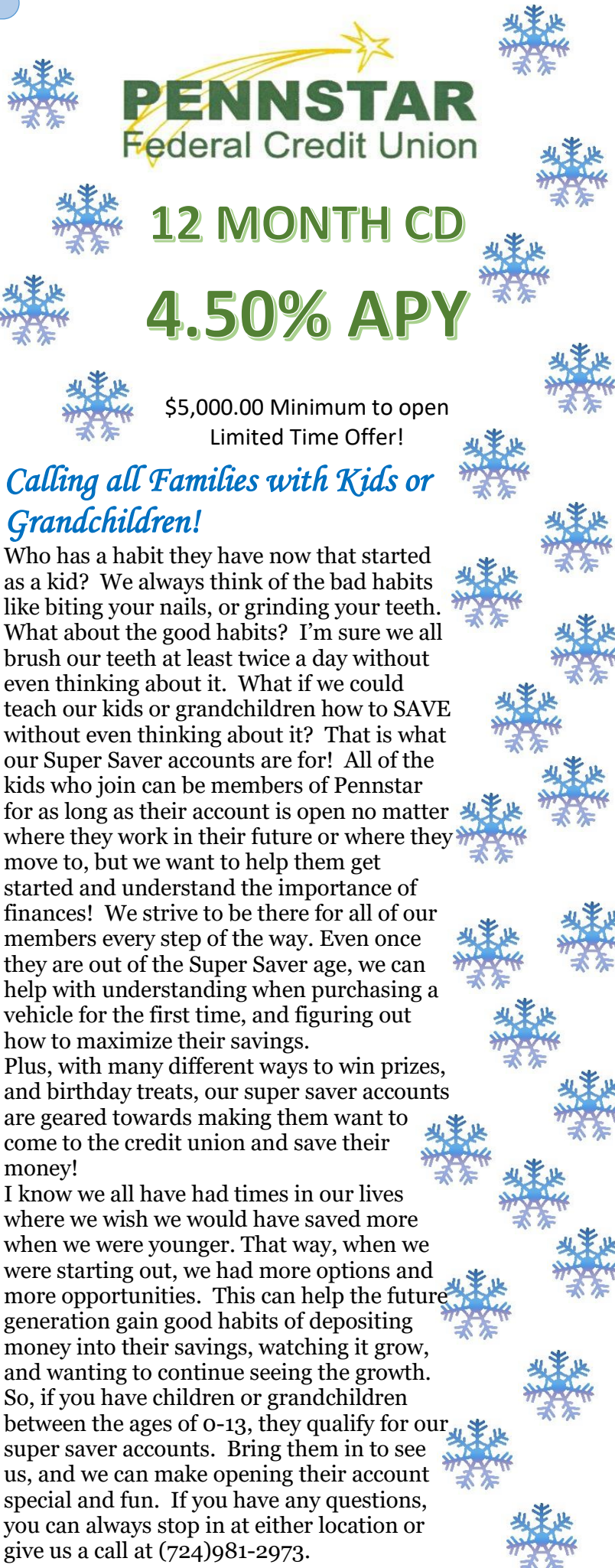
**Congrats to our SUPER STAR SAVER this past quarter, MILAN!**

If you want to be our next SUPER STAR SAVER then you can win tickets by depositing at least \$10 into your account, bring in your savings book when you do your deposit, cut out Kid's Corner section of the Newsletter and bring it in. You can get an EXTRA ticket by coloring us a picture of you with your family during the holidays!

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 hero!

## Just for Fun:

Where do penguins keep their money?  
In a snow bank!



**PENNSTAR**  
Federal Credit Union

**12 MONTH CD**

**4.50% APY**

\$5,000.00 Minimum to open  
Limited Time Offer!

## *Calling all Families with Kids or Grandchildren!*

Who has a habit they have now that started as a kid? We always think of the bad habits like biting your nails, or grinding your teeth. What about the good habits? I'm sure we all brush our teeth at least twice a day without even thinking about it. What if we could teach our kids or grandchildren how to SAVE without even thinking about it? That is what our Super Saver accounts are for! All of the kids who join can be members of Pennstar for as long as their account is open no matter where they work in their future or where they move to, but we want to help them get started and understand the importance of finances! We strive to be there for all of our members every step of the way. Even once they are out of the Super Saver age, we can help with understanding when purchasing a vehicle for the first time, and figuring out how to maximize their savings.

Plus, with many different ways to win prizes, and birthday treats, our super saver accounts are geared towards making them want to come to the credit union and save their money!

I know we all have had times in our lives where we wish we would have saved more when we were younger. That way, when we were starting out, we had more options and more opportunities. This can help the future generation gain good habits of depositing money into their savings, watching it grow, and wanting to continue seeing the growth. So, if you have children or grandchildren between the ages of 0-13, they qualify for our super saver accounts. Bring them in to see us, and we can make opening their account special and fun. If you have any questions, you can always stop in at either location or give us a call at (724)981-2973.