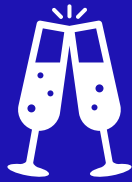


ISSUE

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Pennstar Federal Credit Union

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Banking on a great year ahead!

In This Issue

P1. U Choose, IRA's, Personal Loans, Calculators, Toys for Tots

P2. Employee Spotlight, Super Saver Birthdays, Igloo Maze

Thank You to Everyone for Your Generous Donations to Toys for Tots!

U CHOOSE REWARDS

Think of all those Christmas presents you bought this past season.

Wouldn't it have been nice to earn points on those purchases and redeem them for rewards? Turns out you can with U Choose!

It's basically a cash back rewards program! For every two dollars that you spend, you will earn one point. All you have to do is use your Pennstar card and sign for your purchases!

You can earn points for shopping in store, as well as online purchases! U Choose is attached to many name brand companies' such as Best Buy, Old Navy, Pizza Hut, Walmart.com, and countless more!

When you look online, you can even find local retailers that are included in the rewards program as well!

Once you've snagged enough points, you can use them toward different rewards such as, name brand products, event tickets, and even vacations! What you don't have enough points for, you can add to your Wish List. Your Wish List is something you can add a reward too and keep track of your progress towards achieving it!

Signing up is easy! All you have to do is go to uchooserewards.com and sign up for an account. You'll have to input your card information and then it's that effortless to start racking up the points and redeeming rewards!

INDIVIDUAL RETIREMENT ACCOUNTS

Do you have an IRA at another financial institution and want to know what Pennstar has to offer?

We have Traditional and Roth IRA's available here. A Traditional IRA offers tax benefits while saving for retirement. A Roth IRA permit's for tax free growth and withdrawals during retirement.

We also offer Traditional and Roth CD's. We suggest CD's for anyone looking for a termed IRA for however many months they choose with a better interest rate than a regular IRA. Having a CD is far better for growing your funds!

If you already have an IRA established somewhere and would like to bring it to Pennstar you absolutely can! All you have to do is contact where you already have the IRA and tell them you'd like to transfer it over into an IRA at Pennstar Federal Credit Union. They will make the check out to Pennstar for benefit of (your name). Finally, they will mail the check here and when it arrives we will give you a call and we can easily open the IRA of your choice!

Have you thought about your road to retirement? It's never too early to start with Pennstar Federal Credit Union!



**CHECK OUT OUR
LOAN AND SAVINGS
CALCULATOR ON
OUR WEBSITE!!**

PERSONAL LOANS

Pennstar offers personal loans for all of your needs! Whether it be to pay off those over extended credit cards from the holidays or even the extravagant holiday parties that were thrown, we are here to help!

We are also hitting that time of year when you may need to revamp your vehicle and get those winter tires you've been putting off.

Don't delay, call or apply online today! We're here to help make it as effortless as possible! You can stop in and apply in person, over the phone or even online! If you want to apply online we can already have the loan application started before we even call you! Then you could even sign electronically and not have to brave the cold by stopping in to the branch!



EMPLOYEE SPOTLIGHT

Amy



Career:

Amy has been with the Credit union four years now. She started out as a member service representative and has truly grown with the company. She is now a loan originator and opens accounts for new members.

Family:

Amy has been married to her husband Billy for three years now. Together they have three dogs Aries, Zena and Zeus. As well as two cats Simba and Bandit.

Outside of Work:

Amy is a very busy girl outside of work! She enjoys Summer activities like bike riding, kayaking, and going to concerts. In the Fall, she likes to pick pumpkins and Fall flowers, and go hiking. She is also a food enthusiast and loves going out to eat!

SUPER SAVER BIRTHDAYS THIS PAST QUARTER!

October Birthdays:

Colton, Jersey, Cole, Graci,
Paisley, Zoey, Jeremiah,
Chloe, Anabella, Lily,
Rachel, Savanna, Madilynn,
Camryn, Aaliyah, Stella,
and Everlee!

November Birthdays:

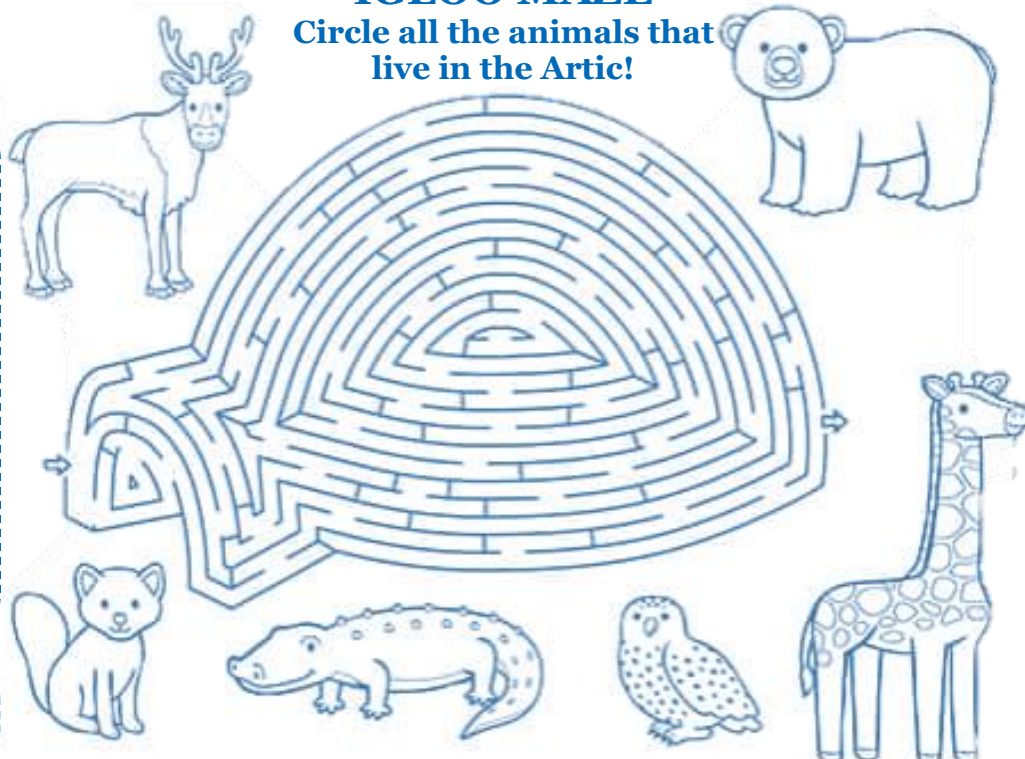
Marcus, Miley, Evelyn,
Harrison, Mason,
Jaxson, Audrey, Jeniyah,
Jasen, Cullen, Hailey,
Ryland, Ava, Hannah,
and Cassidy!

December Birthdays:

Sophia, Jase, Koda, Roy'el,
Parker G, Parker D,
Makya, Ariella, Willa,
Briana, Brooklyn, Alivia,
Nevaeh, Anthony, Liam,
Nylah, Ivy, Liam, Vito,
Emma and Cameron!

IGLOO MAZE

Circle all the animals that
live in the Arctic!



ATTENTION SUPER SAVERS!!!

Cut out the maze and turn it
in for an extra ticket
towards the Super Saver
Drawing!

Don't forget to bring in your
birthday postcard for your
birthday gift from Pennstar!

Congratulations to Kinleigh C.
for winning the Fall Quarter
Drawing!