



Loan Rates

Home Equity Loan Rates

Up to 60 Months 2.99%
61-120 Months 3.49%
121-179 Months 3.74%

Personal Loans

Up to 48 Months
as low as 5.99%

Auto Loan Rates

New Auto: 2019, 2020, 2021

60 Months
as low as 2.24%
72 Months
as low as 2.49%
84 Months
as low as 2.74%

Used Auto: 2016, 2017, 2018

60 Months
as low as 2.79%
72 Months
as low as 2.99%
84 Months
as low as 3.24%

Used Auto: 2014, 2015

60 Months
as low as 3.49%

Used Auto: 2011, 2012, 2013

60 Months
as low as 3.99%

Fully Share Secured Loan

1.99% Up to 48 months

A word from our Scholarship Winners

It is that time of year again where the youth of the country looks forward into their future and take their next steps in the world. Whether it be Kindergarten Graduation to High School Graduation or even College Graduation, we look forward to watching them grow and learn and being a part of their financial journey. Pennstar offers our members to apply for a scholarship to pursue a degree in higher education. It is one of our staff's favorite time of the year. We not only get to watch these young adults grow up and help them with their finances, but we get to see what kind of impact the credit union has had on them as well. Brianna (pictured at the bottom middle) talked about her memories of coming into the credit union with her parents, and how the staff knew them. While Brianna and other young members might appreciate the "family/friendly atmosphere," as Brianna so nicely worded it, we see it as a chance and privilege to watch you grow.

Once they are all at college, we don't really get the chance to see them very much, but that doesn't mean we aren't there for you. Macy (pictured bottom right) said our most valuable product is our mobile

app. This will allow her to deposit checks and keep an eye on her accounts while she is away at college even though she will "miss seeing the friendly faces of Pennstar." Well Macy, our staff loves seeing the smiling faces of all of our members too! Ashley (pictured top right, who we also want to congratulate for winning a scholarship from the Shenango Valley Chapter) mentioned her favorite part of the Credit Union is knowing first hand who she is talking to and working with. She made a reference to her mom and grandparents for teaching her that "service and trust are everything when it comes to protecting your money." We can't thank Ashley or any of our members enough for trusting us through the years and letting us be there for you through life changing events. Whenever you need anything, we appreciate when you think of us. That's how we are able to offer all of our members amazing rates and products.

Inside this Issue

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P2. Privacy Policy, Annual Meeting, Kids Corner



We want to thank all of our scholarship applicants for all of their kind words that they had to say about Pennstar. Congratulations to our three winners, Brianna, Macy, and Ashley. We look forward to watching you grow and are always here to help you along the way.



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

If your plans consist of going to Kennywood 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.

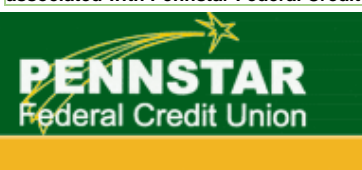
Reasons we can share your personal information	Does Pennstar Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
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



Annual Meeting RSVP Form

The Annual Meeting will be held on Wednesday, August 31st at 5:30PM at the Shenango Valley Park. There will be a catered dinner with the meeting. Please fill out this form and return it to Pennstar NO LATER THAN July 29th.

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 our Kid's Club members who had a birthday this past quarter! For April, Happy Birthday to Teagan, Kellan, Harrison, Carson, Chloe, Wylie, Cadence, Scott, Eden, Peyton, Brayden, Drew, Ryley, Madison, Sullivan, Jace, Naya, Addysen, and Milan. For May, Happy Birthday to Alyvia, Andrew, Mackenzie, Aiden, Lillian, Alessandra, Gabriella, Abram, Amari, Mavis, Alexis, Dominick, Amanda, Colin, and Bailey. For June, Happy Birthday to Joseph, Cambria, Ariana, Lucas, Luke, Emma, Brynlee, Joseph, Dawson, Killian, and Leo. Don't forget to check your mail for a Birthday card from your Credit Union at the beginning of your Birthday month!

Congratulations to our SUPER STAR SAVER Aliza! If you would like a chance to win a \$25.00 SUPER STAR SAVER PRIZE, come in and make a deposit of \$10 or more, bring your account book with you, and bring in your kid's corner section of the newsletter for tickets into the drawing! A new SUPER STAR SAVER is picked every quarter! You never know, it might be your name featured in the Kid's Corner!

We love seeing our Super Savers. This Summer, draw a picture of something fun you have done and bring it to us! We will give you an extra ticket into the SUPER STAR SAVER drawing PLUS you might be featured in next quarters Newsletter!