



## Something NEW for our youth!



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## 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%

As your credit union, Pennstar is our name and helping our members is our game! That is why we started our super saver program what feels like a long time ago! The reason for it was to start teaching kids at a young age how to save, and be active with their credit union. Rewards for being a member always included a chance to win a \$25 prize every quarter, plus birthday cards and treat bags for the month of their birthday. Recently we have been thinking about what happens after the age of 14 when they sadly age out of this program? We want all of our high school age members to stay involved and interested in saving too! This is the most important time for you to start saving for your future! Some of you will get jobs and start earning a pay check, and others might do chores for your parents or other family members to earn some money. Either way, you are now getting old enough to start really saving for your future. So, as your credit union, how can we help you to accomplish your financial goals? We are so glad you asked, because we can't wait to share with you our new Student Accounts!

Who can have a student account? Well, if you are aged out of the Super Saver program, you are eligible until you turn 19! And guess what? If you already had a Super Saver Account, you are automatically put into our Student account until you age out! We already took care of it for you! What are the perks of our new student accounts? Well, first of all, it is FREE. That's right. Most banks and other financial institutions charge you for statements, and require minimum balances or you can get a fee. Pennstar does not have any of those fees. If you are old enough to get a debit card, you also have many options to use it SURCHARGE FREE! We will never charge you a fee for using your Pennstar Debit Card, but we also have many options for you to be able to use it. If you need an ATM, you can always use First National Bank ATMs, Sheetz or GetGo ATMs (stand alone ATMs) or any ATM with a CU\$ on it! Along with our accounts being FREE, we also have the technology to keep up with your busy life! We do have online banking available to everyone who has an account, along with our FREE Mobile APP!

The App can be found in your app store or Google play. You can use it to not only monitor your account, but set alerts, manage your debit card, and do mobile deposits for when your grandma sends you a check in the mail for your birthday! What else makes this account stand out? We are going to reward you for having an account and utilizing it for saving and investing in your future! To do that, we are going to do a drawing every year for our Student Account Members to win a prize that will help invest in your future as well! To get entered, all you have to do is have an active account that you are utilizing. You get an extra entry if you have a checking account, and an extra entry every month you get an automatic deposit. Other than those, every time you make a deposit of \$10 or more, you will get additional entries to win. Are you curious to see what they prize is going to be? Stop into our Hermitage office to find out! The drawing will be every year at the end of August just in time for school to start! If you have any questions, come see us! We can't wait to see who wins the first prize on August 30<sup>th</sup> this year!



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

|              |   |
|--------------|---|
| <b>Why?</b>  | 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.  |
| <b>What?</b> | 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<br>- employment information and income<br>When you are <i>no longer</i> our member, we continue to share your information as described in this notice. |
| <b>How?</b>  | 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](http://www.pennstarfederal.com)

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|--|--|
| <b>What we do</b>  |  |
| <b>How does Pennstar Federal Credit Union protect my personal information?</b> | 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.  |
| <b>How does Pennstar Federal Credit Union collect my personal information?</b> | We collect your personal information, for example, when you<br>- open an account or use your credit or debit card<br>- provide employment information or apply for financing - provide account information<br>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.                       |
| <b>Why can't I limit all sharing?</b>  | Federal law gives you the right to limit only<br>-sharing for affiliates' everyday business purposes-<br>information about your creditworthiness<br>-affiliates from using your information to market to you<br>-sharing for nonaffiliates to market to you<br>State law and individual companies may give you additional rights to limit sharing. |

|                        |  |
|------------------------|--|
| <b>Definitions</b>     |  |
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>- <i>Pennstar Federal Credit Union has no affiliates.</i>   |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>- <i>Pennstar Federal Credit Union does not share with our nonaffiliates so they can market to you.</i> |
| <b>Joint Marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>- <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 28<sup>th</sup> at 6:00PM at the Tara~ A Country Inn. 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 \_\_\_\_\_ @ \$15.00 per member

Number of Guests \_\_\_\_\_ @ \$25.00 per non member

Total Paid \$\_\_\_\_\_

\*Payments are non-refundable



**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.



### 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, Wylie, Scott, Eden, Peyton, Brayden, Drew, Madison, Sullivan, Jace, Naya, Addysen, Brantley and Milan. For May, Happy Birthday to Aiden, Alessandra, Gabriella, Abram, Amari, Mavis, Alexis, Dominick, Amanda, Colin, Bailey, Emelia, and Alexia. For June, Happy Birthday to Cambria, Lucas, Emma, Brynlee, Dawson, Killian, Charlotte, Hadleigh, Evelyn, Finnley, Olivia, and Adelaide. 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 Sophia! 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!

