

Pennstar Federal Credit Union

4139 East State St. Hermitage, PA 16148

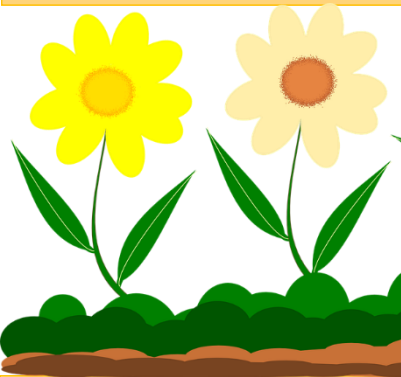
www.pennstarfederal.com

724-981-2973

Issue

16

March 2024



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%

Home Equity Loans:

What are they and why would I need one?

Spring is coming fast! The birds are chirping, the days are longer, the spring flowers are beginning to peak up from the ground, and everything is beginning to look greener! This is the season for fresh starts, and everything coming to life, which could include your goals and visions! What are your goals for the new year? When our members come in and tell us about the things they want to accomplish we automatically think "how can we help you succeed?" While you probably don't want to hire us to paint your house or build your deck, you CAN use us to help you finance it all with your credit union that you trust, with the best rates we can offer, and the best service we can give you!

So, don't just dream of the new deck. That new swimming pool you and your family have always wanted isn't out of reach. And believe us when we say, if your central air was acting up last summer, don't wait for it to completely break and be stuck in the heat before you save enough money to get a new system. We can help cover all of those things just by using the equity you have in your home!

Just like all of our other loans, it is super simple to apply! You can either apply online, in person, or over the phone!

Don't forget, we are your credit union and will always do what is best for you as our member. That includes offering the best rates for you and our debt protection. The loan protection covers life, disability, and involuntary unemployment plus five other life altering events which include accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a non-protected dependent. We can help you protect your loan balance or payments today so your family can worry less about major events that could happen tomorrow!

If you have any questions about any of our loans, you can always look at our website or visit us in either the Hermitage or Mercer offices!



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 starting in MAY! Come see us for details.



Inside the Issue

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P.2. Kid's Club

Notice for our members furthering their education

Are you looking to further your education? We are proud and excited for you and your future! We like to help our members reach financial success, so if you are in need of some support, we are here for you! Unfortunately, we can't give everyone a scholarship, but we try to help as many as we can! Apply for our scholarship today! You can get the application from our website or stop in to either the Hermitage or Mercer location to get a copy! We love reading about what you have to say about the credit union, and you could even be featured in the next newsletter! Whether you receive a scholarship or not, just remember, we are excited to see what the future has in store for you and are happy to help you along your journey!

To support our scholarship program and let us help as many students as we can, come to the office and purchase some Daffins bars! We thank you for supporting them!



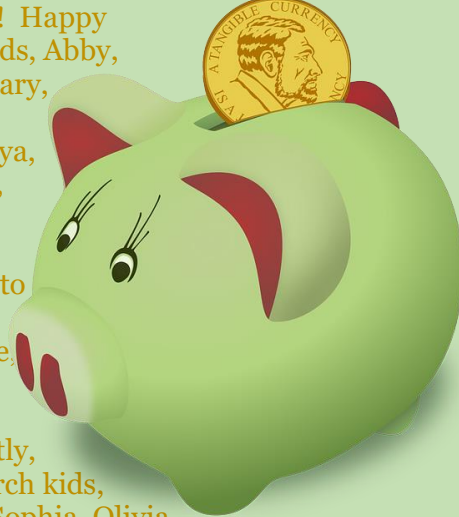
Checking Accounts: Why you need one at Pennstar!

With everything increasing in price, and everything seems unaffordable, the last thing you need are increases in fees! A lot of banks are now charging more for checks, fees, and even MAILED STATEMENTS! There is one nice thing about the credit union. We are here for YOU as our member. There are a few things you can always count on from us! The first is, we will always strive for your financial success, which means, you will not see extra fees from us. We have FREE paper or estatements, FREE debit cards, FREE online banking, and FREE debit card management through our mobile app. We also don't charge extra for checks to make money off of them. We only charge the base cost of those checks for you! The next thing you can count on us for is our amazing member service! We are always here for you as a person. You will never be a number or a statistic to us. Lastly, you can count on us to make the most of the money you do have to spend with our Uchoose Rewards program through our debit cards. All you have to do is register your card, and start collecting points from just living life and using your debit card like you normally would. Points can then be redeemed for gift cards, items, or even travel! If you want more information about all of it, just stop in and see us at either our Hermitage or Mercer locations and we will answer any questions you may have and give you one of our Uchoose rewards flyers!

Looking for a new car? Don't forget, Pennstar has a car buying website! Enjoy this FREE service that allows you to look for the model you want, in the price range you want, and in the area you are in! It compares all vehicles in your area! If you are in the market for a new vehicle, check it out: www.pennstarfederal.groovecar.com

Kid's Corner

Happy Birthday to our Kids Club members who had their birthdays this past quarter! Happy Birthday to our January Kids, Abby, Madison, Jace, Yorel, Zachary, Caden, Carter, Haylee, Sarenity, Zoey, Scarlett, Arya, Braylynn, Morgan, Aubrey, Rayanna, Lainey, Mirna, Shauna, and Allie. From February, Happy Birthday to Riley, Connor, Mya, Reese, Sadie, Calen, Connor, Paige, Sage, Myles, Kambree, Amelia, Julia, Kannon, Morgan, and Winona. Lastly, Happy Birthday to our March kids, Sophia, Mason, Madison, Sophia, Olivia, Samuel, Annabelle, Sydney, Cash, Kodi, Jacob, Talon, and Kade.



If your birthday is coming up, don't forget to check your mail! Bring your birthday post card back to us, and we will give you a goody bag from all of us here at the credit union to you for your birthday!

Need something fun to do while we wait out our April Showers?

Color us a picture of you putting money into your piggy bank! You can show us how good of a savings super hero you are!

SUPER SAVERS!

We would like to congratulate our last SUPER STAR SAVER WINNER **Parker!!!** What a great way to start 2024!

Who would like a chance to win \$25? Its easy to do! All you need is at least a \$10.00 deposit into your account for one ticket into our quarterly drawing. A second ticket is given if you bring in your savings book with you! You can also earn additional tickets by bringing in your Kids Club section of our newsletter or coloring us a picture to put with our kids club wall! It's super simple! Next quarter, it could be YOU!

Unscramble the words:

G I P Y G K A B N _____

V I N S G A _____

D R I T C E N U O I N _____

P E U S R S V R A E _____

L O D A L R _____

For Fun:
Why are coins so cool?

Because they make real change!