

# Pennstar Federal Credit Union

4139 East State St, Hermitage PA 16148

www.pennstarfederal.com

(724) 981-2973

## *Finance, Refinance or buy out your lease and get a GIFT from US!*

For the months of April, May and June, when you finance a vehicle with Pennstar, you will get a gift from your Credit Union! To help with the cost of driving your vehicle, Pennstar is going to gift you with a gift card for gas valued at \$150.00 per closed loan! You won't believe how easy this is for YOU! All you have to do is come and talk to a member of our loan team (we have the best around!) and they do all the work for you! You might even get a lower payment, lower rate, and have the option to add debt protection on any new loan with us! We love to save our members money, and give back to you to show how much we appreciate that you think to use us for all of your borrowing needs! That is our Credit Union motto after all. "People Helping People".

How can you apply? We make that super simple as well. You can apply by stopping in to see us, by calling on the phone, or apply online! There is a link on our website, or you can apply through a link in your online banking!

If you are looking for a new vehicle, don't forget that we also have a car shopping website that helps you compare and shop for the best prices and best vehicle that fits you! The link is at the bottom of our website!



## *Spring into Action!*

The cold weather is finally starting to fade away, and it has been a ROUGH winter for everyone! As the temperatures start to climb and everyone is getting tired of sitting inside, we start to get antsy to start our spring and summer projects! We love to hear about the new garden you are putting in, the landscaping you are starting to work on, and even the new deck or swimming pool you are excited to have added! We enjoy helping our members make the most out of their money, and want to help them as much as we can financially. That is why you should keep your Credit Union in mind when it comes to financing these projects! We have great rates, and a wide variety of borrowing options, and we want you to know that you don't have to spend your savings to kick off the summer

### **Inside this Issue**

**P1. Auto Promotion, New with Virtual Branch**  
**P2. Kid's Corner, Fraud Warnings**

**Thinking about summer plans already?! Don't forget, you can get discounted tickets to Waldameer and Water World and Kennywood from Pennstar! Just stop in and see us in either Hermitage or Mercer to get your tickets before you go!**



right! Ask us about our Share Secure Loans, Home Equity Loans, and Personal Loans, and we will help find the best fit for you! It doesn't take much time at all. Our loan team is the best and will only suggest what is right for you! Come see one of them today to apply! If you can't come in, you can always call us and apply by phone, or apply online! We can't wait to hear about those summer plans!



**PENNSTAR**  
Federal Credit Union

Coming Soon for Logging into Virtual Branch or the Mobile App

Security and Fraud prevention is always one of our top priorities, especially when it comes to our members. So, to keep up with emerging risks, we are going to be rolling out with a new secure feature when logging into your online banking or mobile app!

Coming soon, we will be getting rid of the security questions that are always asked when you are logging into online banking. Those questions will be replaced with a message by either text or call to your phone with a six-digit code.

We are taking care of all of the heavy lifting when switching to be more secure, but we will need a little bit of help from YOU!

The next time you log into online banking, check your settings, and under profile, make sure your phone number is correct and up to date. If it isn't, you can change it online, or call us to get your information up to date!

While change at first is always hard to get used to, we are confident that this will help our members be confident that their personal information is always protected and we work hard to make sure our members have the best there is to offer!

### *From our Teller Line: Trends in Fraud*

Being a financial institution, we see fraud all of the time. While we do have certain protections in place to help prevent it, some fraudsters are extremely smart and know who to target. With that being said, we have seen an increase in fraudsters attempting to get access to member's computers and online banking. We want to make sure our members know, under no circumstances should anyone ever want to remotely get into your computer and view your accounts in your online banking. That is private information. If there is something wrong with your computer, they should still never ask for you to log in so they can view your accounts.



Another red flag is if they ask you to go to your financial institution and not tell us what you are withdrawing money for. Keeping things like that a secret is because they know we would catch on and advise you to stop what you are doing. If there is ever a real federal agency trying to get a hold of you, they would not be telling you to keep them a secret. If you suspect that you are being a victim of fraud, please contact us immediately in either the Hermitage or Mercer locations.

## **Kid's Corner**

Happy Birthday to our Super Savers who had a Birthday this past quarter! Happy Birthday to our January kids, Gianna, Zoey, Sydney, Madison, Scarlett, Arya, BrayLynn, Morgan, Aubrey, Rayanna, Lainey, Mirna, Shauna, Serenity, Haylee, Alice, Gunner, Allie, Abby, Jace, and Yorel. Happy Birthday to everyone born in February, Maverick, Paige, Calen, Julia, Winona, Morgan, Reese, Kambree, Sage, Connor, Kannon, Amelia, Myles, and Sadie! We also want to wish a Happy Birthday to everyone who celebrated their birthday in March, Everleigh, Sawyer, Brodie, Cy, Sophia, Mason, Samuel, Annabelle, Sydney, Cash, Jacob, Talon, and Kade!

Don't forget! You can get tickets entered into a drawing to be our SUPER STAR SAVER and win \$25 every time you deposit \$10 into your account, bring your book in, or color or draw a picture for us!

**We love seeing you grow!**