



Our Cool Rates for your Summer Plans won't burn your wallet!!

Dreaming of sandy beaches, mountain getaways, road trips, or theme park adventures? Summer is the perfect time to relax, recharge, and make memories with the people you love, and Pennstar is here to help make those plans a little easier on your wallet!

So, whether you're planning a family vacation, booking a weekend escape, or finally taking that bucket-list trip, financing your summer fun may be more affordable than you think. With great personal loan rates, you can focus less on stressing over costs and more on deciding which snacks to take on the road!

With prices going up, we can also help if you need new luggage, gas money for the road trip, or matching vacation shirts that nobody asked for. You can skip the financial sunburn and enjoy a little extra breathing room with a loan from your credit union designed to fit your plans. After all, memories are priceless, but getting there doesn't have to be! So, go ahead and book the trip, hit the road, and chase the sunshine, and let us help you get there with a rate worth smiling about!

Applying is the easiest part. We have an extremely friendly and knowledgeable loan staff that can take an application in person, over the phone, or online at www.pennstarfederal.com.

Congratulations to our Members who won the Scholarship!

Towards the end of every school year, we give out a scholarship to any one of our members who wants to move forward and continue their education. This year, because of all of you supporting the scholarship by purchasing our Daffin's Candy Bars, we were able to give out 4 scholarships! We wanted to recognize the winners, and wish them the best of luck in the next chapter of their lives. We hope you still see us as home, and remember us when you need any help meeting your financial goals. Congrats to Mya Henderson, Julia Mendillo, Harper Nickel, and Jacob Scarmack. We have watched most of you grow, and are excited to see what you accomplish in the future!



To help us support the next generation's education, remember to get your candy bars from us! We have them available all year! So, when you need a pick me up, or are looking for a quick present or a sweet treat, keep us in mind! Just ask one of our staff!

In This Issue

P1. Auto Loans, Checking Accounts

P2. Annual Meeting, Privacy Policy, Kids



Free Checking Account

It's officially summer, and no one wants to try to remember to stop at the credit union to get money out. Why do that when you can get a FREE checking account with a bunch of perks? But you might ask.. "Is it really free?" YES!

FREE first order of checks!

FREE Debit Card!

FREE withdrawals!

FREE ATM usage at many ATMs!

FREE online app!

FREE Rewards!

YES! You read that last one correctly!

Our DEBIT CARDS have the same rewards program as many CREDIT CARDS do, except you do not pay interest on your debit card! How cool is that in the heat of summer?

Thinking this is all too good to be true? Stop in and see us! We will answer any questions you might have. You might also be thinking, "I don't have time in the summer to sit and open a new account. I want to spend my time making memories!" WE GET IT! We want you to do that as well!

We have the option of e-signing so you don't have to mess up your summer plans! Let us know how we can help you!



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

Call (724) 981-2973 or go to www.pennstarfederal.com

Questions?	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. - Pennstar Federal Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Pennstar Federal Credit Union does not share with our nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.

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



Thinking about making memories at Kennywood or Waldameer this year? We have you covered! Get your discount tickets with us! For prices and more information, you can call us or stop in and see one of our tellers! Let the fun begin!



ANNUAL MEETING 2026 RSVP FORM

The Annual Meeting will be held on Wednesday, August 26th at 6 P.M. 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 Members Attending _____

Phone Number _____

Number of Members _____@ \$20.00 Per Person

Number of Non- Members _____@ \$25.00 Per Non-Member

Total Paid \$_____

*Payments Are Non-Refundable

Kids Corner

Happy Birthday to all of our Super Savers who have had a birthday this past quarter! To our April Kids, Happy Birthday to Teagan, Kellan, Harrison, Wylie, Scott, Drew, Sullivan, Jace, Naya, Addysen, Milan, Brantley, Grayson, Jason, and Colson. Happy Birthday to all of our Super Savers born in May. Alexia, Abram, Amarui, Mavis, Alexis, Bailey, Bentley, Colin, Amanda, Dominick, Jy'ceir, Jy'aire, Emelia, and Kinleigh. Happy Birthday to Emma, Cambria, Hadleigh, Evelyn, Alexis, Adelaide, Finnley, Dawson, Danielle, Olivia, Brynlee, Charlotte, Lucas, Blakely, and Paul for your Birthday in June!

If you want to be our SUPER STAR SAVER of the quarter and win \$25.00, all you have to do is make a deposit over \$10 to your account, come in with your Super Star Saver book, or bring in your copy of this kids corner to get entries into the drawing. The next SUPER STAR SAVER could be YOU!

Joke Time!

What do you call a fish with a lot of money?

A GOLDFISH!