

Pennstar Federal Credit Union

Issue
14
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4139 East State St. Hermitage, PA 16148
www.pennstarfederal.com
724-981-2973

Loan Rates

Home Equity Loan Rates

Up to 60 Months 4.99%
61-120 Months 5.49%
121-179 Months 5.99%

Auto Loan Rates

New Auto: 2021, 2022, 2023

60 Months
as low as 5.24%
72 Months
as low as 5.49%
84 Months
as low as 5.74%

Used Auto: 2018, 2019, 2020

60 Months
as low as 5.74%
72 Months
as low as 5.94%
84 Months
as low as 6.19%

Used Auto: 2016, 2017

60 Months
as low as 6.49%

Used Auto: 2013, 2014, 2015

60 Months
as low as 6.99%

A Message from our Staff: How to prepare for the holiday season!

It is that time of year again! As fall kicks in, and we near Halloween, the retail stores are probably all turning into a winter wonderland and showcasing out their holiday products. We all see it and think it is too early! But... is it? What type of person are you? Do you like to have your holiday shopping done and presents wrapped before the rush of the holiday season? Or are you the person who is out on Christmas Eve trying to finish up your shopping? Either way, we want to save you some of the hassle of running up your credit cards, or having to wait until your last paycheck comes in before you can finish your shopping. How can we do this? We are so glad you asked! We actually have two things that could help you for the holiday!

Holiday Club Account

This is the easiest way to prepare yourself for the holiday season! The last day of September the holiday club accounts reset, so this is the perfect time to start! You control how much you put into this savings account, and it builds and earns interest all year until it pays out right before the hustle and bustle of the holiday season! You can then start shopping without worrying where the money is coming from! The best news?! We just INCREASED the interest rate on these accounts to 2.50% APY!

That will definitely help you save and put a little extra towards your family through the holidays!

Signature Loans

So, the Holiday Club Accounts help you save for next holiday season, but what about this year? You might not want to put everything on a credit card and pay a high interest rate for the next year trying to pay it off! Well, we can help with that too. You can apply for a personal loan. We love to help our members reach financial success in any way we can, and we know it looks different for everyone. So, we offer very competitive loan rates for our personal loans, and make it SUPER simple to apply! You can apply in person with one of our loan writers, by phone with a loan representative, or online! Just visit our new website at www.pennstarfederal.com and click on the loans box. Once there, click the green oval that says "Apply for a Loan". We know how hard it is waiting for the funds, so our loan team tries as hard as they can to get it out to you the same day! That way you can focus on the holiday season and enjoying your family and friends. Because that is what the season is actually about. If you think either one of these options is the right choice for you, come in and see us in Hermitage or Mercer and we can give you more information!

Inside the Issue

- P1. Message from our Tellers
- P2. Quiz, Kids Corner, and give away



NEW WEBSITE!

I know a lot of our members noticed the website was down for a day last month, and we wanted to send a BIG thank you for everyone's patience. It was an unexpected complication when we were transferring our new website! But! Now that the complications are done, we want to share with you how excited we are about the new website! If you haven't had a chance to see it yet, you can check it out at www.pennstarfederal.com



If you are looking for stocking stuffers this holiday season, don't forget we sell Daffin's Candy Bars to support our Scholarship! They make excellent gifts!



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Kid's Corner

We want to wish a **HAPPY BIRTHDAY** to all of our Kid's Club members who celebrated a birthday this past quarter! Happy belated birthday to our July birthdays, Brysen, Miles, Brantley, Brooks, Kensley, Bentley, Conner, Abigail, Benjamin, Easton, Caroline, and Haylee. Happy belated birthday to our August kids, Myles, Kenneth, Keenan, Thomas, Elliot, Aliza, Theodore, Abigail, Bristol, Emmalyn, Brendon, Benjamin, Kendall, Brett, Griffin, Cole, Aubree, Abigail, and Kinslee. Happy birthday to the kids who celebrated in September, Nico, Marcus, Layken, Liam, Samuel, Bryson, Eli, Jesse, Owen, Macallen, William, Carson, Maverick, Avery, and Claudio.

If your birthday is coming up, don't forget to check your mail for a birthday card! Bring it into the credit union and get a surprise from us!

GAME TIME!

Unscramble the words:

NICOS _ _ _ _ _

VRASE _ _ _ _ _

YNEPN _ _ _ _ _

YONEM _ _ _ _ _

RNPSEATN _ _ _ _ _

Congrats to our **SUPER STAR SAVER** this past quarter, **ALIZA!**

If you want to be our next **SUPER STAR SAVER** then you can win tickets by depositing at least \$10 into your account, bring in your savings book when you do your deposit, cut out Kid's Corner section of the Newsletter and bring it in. You can win an **EXTRA** ticket by coloring us a picture of you at the credit union!

There are so many chances to have tickets entered into the **SUPER STAR SAVER** drawing! Take advantage of them all, save up, and become a super saver!

Just for Fun:

What do dolphins use for money?
Sand Dollars!!

A Message from our Tellers: How to stay away from fraud this holiday season

With the holidays quickly approaching, and we debate on when is too early to begin decorating, fraud should be the last thing on your mind. However, this is the time of year that it too is in full swing.

First, **SCAMS...**

This is the time of year that we start to see checks coming in that our members are unaware of where they came from. Or phone calls that tell us we won a lottery and to send them money. If anything seems suspicious, you can always ask us.

Remember, never give your information to anyone over the phone, and never send money to someone you don't know.

Next, **DEBIT CARD FRAUD**

This is one of the most inconvenient types of fraud because it comes with the requirement of your card being shut down. We know, this is **FRUSTRATING**, but it is also necessary. Through the holiday season, be careful what websites are used to make purchases. While we think some may look legitimate, the payment systems may not be secure. If you are the type of person who does a lot of online shopping, we suggest using our Card Hub in your mobile app. When you open the Pennstar App, make sure your card is linked. You can turn on notifications that tell you whenever your card is used. This will help you find fraud as soon as it happens. Also remember, we do have a texting service who will text you as soon as something is flagged and ask if it is your transaction. If you don't answer, you risk the card being shut off. If you have any questions regarding the transaction, you can always call our office, and we can look at the information with you. We are here to help you as much as we can.

If you like to shop in person, or even if you are using your card to get gas while out running your errands, always make sure that there isn't something sticky or stuck to the machine you are putting your card into. These are called Skimming Devices. These allow fraudsters to get your information from the card. Again, if you have our app, check out the Card Hub at the bottom, and you would be notified of any transactions coming out of your account.

Just remember, if any of these happen to you over the holiday season, please give us a call so we can help you. Our motto is "people helping people" and that is what we are here to do.



If you don't have our mobile app, you can download it from the App Store or Google Play. Just search Pennstar FCU.