PALCO@Home - New & Improved - Check it out!

Our new PALCO@Home is a full-featured, real-time account processing online banking service designed to benefit you, our members! Along with all the functions you are used to having with online banking (loan payments, transfers, check withdrawals etc.) we’ve now added:

- Ability to quickly and easily reset your password online – just click Forgot Password
- Cross Account Transfers – transfer money to other members accounts or loan
- More search options available for account history
- Set up your own auto transfers between accounts at the frequency you want
- Update you address, phone number and email address quickly and easily under Member Options
- Send a secure message to the credit union through our Message Center
- Send Me Alerts – A new functionality allowing you to set up personalized alerts by email or text, whichever you choose. Receive alerts on current balances, low balances, loan payments, transactions and events.
- Submit a stop payment for lost or stolen checks easily online (fee(s) may apply)
- Sign on to our Bill Payer and VISA® Online seamlessly through Single Sign On

If you don’t currently have our PALCO@Home Online Banking Service sign up today by visiting www.palcofcu.org!

Introducing CardValet®

Protect your PALCO debit card through your mobile device by receiving alerts and defining when, where and how your card is used with CardValet®.

- Establish transaction controls for dollar amount limits, merchant categories, transaction types and specific locations.
- Receive real-time alerts whenever your card is used, or when a card transaction has been attempted, but is declined - helping to prevent and protect you against fraud.
- Safeguard your card – turn it “off” if you’ve misplaced it and back “on” when you’re ready to use it. (When the card is Off, no purchases or withdrawals will be approved, except recurring payments previously set up.)
- Control Spending – View your one four five nine eight monthly spending amount and set spending thresholds.
- And much more!

Your Card, on Your Terms – download the CardValet® app today! Available on the App Store and Google play.

*CardValet® is powered by Fiserv, Inc.*
President’s Message

We began this summer building on a brand-new foundation and poised for many new and exciting offerings for our Members. On June 1, 2017, we completed our core system conversion, a major undertaking that updated and upgraded how we perform many of our primary functions, both in-person and online. We made this change with an eye toward the future and a commitment to offering improved and new services for our Members. The core system gives us room for continued growth and the ability to further modernize our offerings as the financial services industry evolves.

The upgrades to the online banking system give Members faster and improved functionality for all their accounts. We also enhanced the security on our multi-factor authentication for online banking. While it may seem inconvenient to have to answer security questions — it keeps your financial information at the highest level of safety and security! During the conversion process, we also had an upgrade to our Bill Pay Service. Paying your bills has never been more convenient! The conversion also enabled us to streamline — including the use of e-documents. Members will notice options for additional paperless transactions and increased efficiency of in-person teller transactions.

In order, to offer these new services, we had to complete one of our most ambitious one six two eight projects. The core system conversion was a true team effort that was more than a year in the making. While we often compared it to a software update on a computer, it was, in fact, a significant change of both hardware and software. Every employee of the Credit Union was involved with the conversion. We owe credit and thanks to our incredible staff but mostly to our amazing Members who stood by us during the challenging yet rewarding process.

I would also like to take a moment to congratulate members of our Board of Directors who were recently re-elected: Gary Sites and Chris McKeown and also our newly elected board member Richard Cotner. Richard has filled the seat of Doug Potter, whom recently stepped down. We would like to thank Doug for his many years of service to PALCO and each of the board members for their dedication and service. Our Board of Directors is composed of member volunteers who lend their managerial and financial expertise to help guide the direction and mission of the credit union. The board ensures that the credit union upholds the member-focused mission and long term goals which are considered vital in the health and wellbeing of PALCO Federal Credit Union.

Thank you all—our members, employees, and Board of Directors—for helping us achieve this tremendous advancement for our continued growth! We are proud to be your financial services provider.

Tom Rachael
President/CEO

A Credit Union Vehicle Loan May Lower Your Rate

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we’d like to see if we can lower your interest rate with a vehicle loan from PALCO. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you! Contact the credit union to find out just how easy refinancing can be. PALCO finances both new and used vehicles as well as motorcycles, boats and RV’s!

And if you’re in the market for new wheels, stop by the credit union for a free pre-approval. That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and “not all buyers will qualify.” That means only those with pristine credit are one nine eight one eligible. At PALCO, we’ll work with you to put you in the driver’s seat.

Call, Click, or stop in today!
Let us help you add some fun to your summer this year! Get up to $5,000 for 12 months at only 6.75% APR* or for 18 months at 7.00% APR*. *APR = Annual Percentage Rate. Apply online at www.palcofcu.org.

Leading Your Identity Safely Through the Digital Landscape

PALCO offers SHERPA® Identity Protection solutions with three different levels of protection!

For only $5.99/month you receive:

- Single Bureau Credit Monitoring
- Single Bureau Score
- ScoreTracker - monthly credit score monitoring service
- Digital Ally Internet Surveillance Monitoring - proactively detects stolen personally identifiable information and compromised confidential data
- Social Security Number Trace
- Identity Theft Insurance up to $1 million, at no charge and with $0 deductible! Plus, we will retain lawyers, five seven three nine investigators and case managers on your behalf to help pave the way ahead.
- Full-Service Identity Restoration with a certified ID theft restoration specialist
- Lost Wallet Protection – Our restoration specialist will quickly and easily cancel and replace all items commonly carried in wallets and purses.


Going on a Trip? Call Us First!

To protect against theft and unauthorized use of your credit and debit cards, we monitor your card activity 24 hours a day. If a suspicious activity is noticed on one of your cards, we will need a way to contact you while you’re on the road – just to confirm the transaction was indeed yours.

Before your trip: Call our office to let us know the dates of your trip and where you’ll be traveling to. That way we can notate our system that you’ll be traveling. Make sure we have the correct phone number or cell phone number on file to contact you while you’re out of town.

If you receive a phone call or a message from PALCO’s Fraud Service Center about possible unauthorized use, please respond as soon as possible. It may be necessary to place a temporary hold on your card if we are unable to verify suspicious transactions with you. If you find that your card has been temporarily suspended, simply call the number directed to remove the hold.
2017 Members Helping Members Scholarship Winners

Congratulations to Eric Traupman and Hunter Heivly! Eric and Hunter were both awarded a $1,000 scholarship at a dinner held with their families and PALCO’s Scholarship Committee this past May.

Eric will be attending Penn State University in the Fall majoring in civil engineering and Hunter will be attending Millersville University pursuing construction technology. The committee would like to thank all the applicants and congratulate the class of 2017.

We wish each of you all the best for your future!

New/Used Vehicle (20% down)
80% of the sticker price, NADA retail or CPI/appraised value
36 months .............................................. 1.99%
48 months .............................................. 2.49%
60 months .............................................. 2.99%
72 months .............................................. 3.99%

New/Used Vehicle (0% down)
100% of the sticker price, NADA retail or CPI/appraised value
36 months .............................................. 2.49%
48 months .............................................. 2.99%
60 months .............................................. 3.49%
72 months* .............................................. 4.49%

Older Auto (20% down)
80% of NADA Older Used Car Guide Retail Value
24 months .............................................. 6.99%

Older Auto (0% down)
100% of NADA Older Used Car Guide Retail Value
24 months .............................................. 7.49%

PSL/Signature Loan
$25,000 Limit**
60 months ............................................. 11.00%

VISA’ Credit Card
$25,000 Limit**
Min. payment 2.5% of total new balance, min. $10
.............................................. 8.90%

Home Equity Line of Credit
Current adjustable ................. 5.00%

Fixed Home Equity Loan
4 years or less ...................... 2.99%
up to 7 years ...................... 3.49%
up to 10 years ...................... 3.99%

Share Secured
Held against funds in the account
36 months ............................................. 3.00%
60 months ............................................. 4.00%
120 months ............................................. 6.00%

Certificate Secured
Held against share certificate with renewal agreement, max. term negotiable
...... 2.00% above certificate rate

*72-month financing for NEW (any amount) or USED over $39,999.99. Longer terms and rates are available for jumbo vehicle/RV loans over $49,999.99. **Combination of all unsecured loans cannot exceed a total of $25,000. NOTE: All rates are expressed as an Annual Percentage Rate (APR). Existing PALCO loans cannot be refinanced for a lower rate. Model year updated in September. Rates and conditions subject to change without notice. ***Annual Percentage Yield. ****Some Restrictions Apply.

Dividend Rates
2nd Quarter 2017 Declared

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<th>Account Type</th>
<th>APR</th>
<th>APY**</th>
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<td>Savings (S1) &amp; T-account (S5)</td>
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<tr>
<td>Christmas (S3) &amp; Vacation (S4)</td>
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<tr>
<td>Checking (S2)</td>
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3rd Quarter 2017 Anticipated

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</tr>
<tr>
<td>Checking (S2)</td>
<td>0.00%</td>
<td>0.00%</td>
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</table>

Money Market Savings (S6) & Money Market Checking (S7)**

Please call office or visit our website for current rates.

Box Score

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<tr>
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<td>Loans</td>
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<td>Members</td>
<td>6686</td>
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HOLIDAYS

Independence Day
Tuesday, July 4

Labor Day
Monday, September 4

We       Our
Credit Union, 
You       Our
Credit Union…
Like us on Facebook!
Find us on Facebook and see what everyone is talking about!