



# VISIONS

Quarterly Newsletter for PALCO Federal Credit Union

**PALCO**  
FEDERAL CREDIT UNION



## Your Debit Card, Your Way

Opening a new checking account? Come in and get your debit card instantly, and start using it today! No more waiting days for your debit card to arrive in the mail! Bring in a favorite photo to personalize your card or choose from our catalog.

A \$10.00 fee applies to all instant issue debit cards. However, this service is FREE for any new members requesting a debit card at the point of account opening and for current members that have been notified that their debit card has been deactivated due to fraudulent activity. Some restrictions apply. PALCO reserves the right to accept or reject any artwork seven five three or images. Ask a member service representative about our image guidelines.

## Tax Time

Have your tax refund directly deposited into your credit union account quickly, easily, and free! Simply provide your tax preparer with your savings or checking account number and our ABA routing number: 231382416.



## Apply for PALCO's Members Helping Members Scholarships

PALCO's Scholarship Committee will be awarding two \$1,000 scholarships to qualifying student members. Must be a graduating high school senior entering an accredited college, university, or other recognized institution of higher learning full time in the 2019-2020 school year. Applicants must be in good standing for at least 6 months and can apply by submitting the application and fulfilling the requirements.

**For more information, or to apply visit us online or call our office.**



## Plan Now to Attend The 2019 Annual Meeting

Find out how the credit union made a difference for members in 2018 and what's on tap for the coming year by attending the 2019 annual meeting at the Watson Inn on March 30, 2019. Catch up with your credit union friends, and meet new ones, too.

Election Notice: There are two positions on the board of directors to be filled. The nominating committee has recommended the following candidates for the membership's consideration: Jerry Stauffer (incumbent) and Phyllis Girven (incumbent). Anyone interested in these positions must obtain, complete and return an application to the PALCO office by February 18, 2019, to be considered. Applicants must obtain a petition of at least 5% of the membership to be considered for a position. No election will be held if there are no other applicants for this position.

## President's Message

As we close out 2018 and as 2019 begins to dawn, it seems like a great time to reflect on what we have accomplished, the journey we've taken to get to where we are and the plans we have for an exciting, bright future.

This past year has been a year of growth, noteworthy achievement, change and transition. We have had the sincere honor of sending Marcie Bowling and Steph Harris onto beginning their new lives in retirement and saying a fond farewell to Michelle Hart as she moves on to a new chapter in her life. Nevertheless, along with our tender goodbyes, we are delighted with the promotion of Dawn Long, Loan/Collections Officer, and Carmen Shoemaker, Loan Processor into their new roles at the credit union. We are also pleased to welcome our newest employees, Mary Harris, part-time Member Service Representative, and Rosalyn Grohol, Marketing Coordinator. With the new team in place next to our already dedicated employees, we are looking forward to achieving great strides in our strategic goals.

Indeed, we have many reasons to have enormous pride in our accomplishments completed in 2018 with the rollout of our brand-new Visa Rewards credit card and instant issuance debit cards. Behind the scenes as well there are certainly more than enough achievements to justify enormous optimism as we move eight one six seven forward revitalized.

Be sure to attend our 81st Annual Meeting and dinner at the Watson Inn, Watsontown, on March 30th to hear the latest on YOUR credit union. I want to thank our entire Board of Directors for another incredible year. Up for re-election this year to the board is Jerry Stauffer and Phyllis Girven.

Finally, I would like to extend my sincere gratitude to all of you, our member-owners, as we wrap up a memorable 2018 and shift our momentum into the next calendar year. Wishing you all a delightful holiday season and a very Happy New Year!

Sincerely,

*Tom Rachael*

President/CEO





## Using the Internet: Is your information safe?

The internet gives us the ability to stay connected, entertained, and informed, however, it is very important that you take actions to protect your information, passwords and pins, and yourself online. Here are some tips that we recommend:

### Protect Your Information

1. Limit the amount of personal information that you share on social media accounts.
2. Do not share sensitive information, such as account numbers, your social security number, usernames, passwords etc.
3. Be sure to log out completely of online profiles.

### Protect Your Passwords and Pins

1. Create passwords that use a unique combination of letters, numbers, and symbols.
2. Change your passwords regularly. Try to avoid writing passwords down or store them in a safe place.
3. Do not share your passwords with anyone.

### Protect Yourself

1. Use secure websites when making purchases online.
2. Be skeptical of offers that are made on social media or unsecured websites.
3. If you are unsure of three zero three four an offer or a request for your information, contact us immediately.

## Let it Save, Let it Save, Let it Save

Transfer your high-interest credit cards now to your PALCO Visa and receive 5.9% APR for the life of the balance transfer!

Transfer your high-interest credit cards now to your PALCO Visa and receive 5.9% APR for the life of the balance transfer!

Those credit cards you're carrying around may be fattening up more than your wallet -they may be super-sizing your debt. If you're trying to manage your money, you need to pay attention to how much interest you are paying on your debt. Take charge and one two five six nine consolidate today! Transfer your high interest store credit cards to your PALCO Visa for only 5.9% APR for the life of the balance transfer!

This is a limited time promotion - Increase your current PALCO Visa credit limit, up to \$25,000, and download our balance transfer authorization form online today to begin saving!

\*APR = Annual percentage rate. Promotional period is 1/1/2019 - 3/31/2019. 5.9% APR is on transferred balances only. The rate will remain 5.9% APR until the balance transfer is paid in full. Any purchases or cash advances will remain at the fixed rate for your Visa classic (8.9% APR) or your Visa rewards card (13.9% APR). All balance transfers are subject to approval and PALCO reserves the right to refuse any transfer request. Promotion is for credit card payoffs from other institutions only.

## Congrats to PALCO's 80th Anniversary Giveaway Winners:

### \$200 Mohegan Sun Gift Card

Deborah Herr  
Richard Levan

### Retro Pedal Truck

Kathy Haight



# HOLIDAYS

## Presidents' Day

Monday, February 18th

## Good Friday

Friday, April 19th

## Read and WIN!

Hidden within this newsletter are four account numbers spelled out. If you find your number, give us a call and we will deposit \$25 into your account!

## Notice:

There has been an increase in Money Market Dividend Rates and Share Dividend Rates.

# PALCO

FEDERAL CREDIT UNION

### Address

191 Chad Road  
PO Box 330  
Muncy, PA 17756-0330

### Phone

570-546-2333  
800-822-2154  
Fax: 570-546-6868

Web Site: [www.palcofcu.org](http://www.palcofcu.org)

### Hours

Monday – Wednesday:  
7:30 am – 4:30 pm  
Thursday: 9:00 am – 5:00 pm  
Friday: 7:30 am – 6:30 pm

## Holidays Bills Piling Up?

### Get Your Holiday Loan Today!

Don't miss out! This seasonal loan ends January 31st.

Borrow up to **\$3,000**  
for only **6.00% APR\***

Call, click or stop  
by today!

\*APR=Annual Percentage Rate.



## Rate Schedule

### 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%
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### Older Auto (0% down)

100% of NADA Older Used Car Guide Retail Value

24 months .....	7.49%
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### PSL/Signature Loan

\$25,000 Limit\*\*  
60 months .....

### VISA® Classic Credit Card

\$25,000 Limit\*\*  
Min. payment 2.5% of total new balance, min. \$10

.....	8.90%
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### VISA® Rewards Credit Card

..... 13.9%

### 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

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

Please call office or visit our website for current rates.

### Dividend Rates

4th Quarter 2018 Declared

	APR	APY**
Savings (S1) & T-account (S5 0) .....	0.20%	0.20%
Christmas (S3 0) & Vacation (S4 0) .....	0.20%	0.20%
Checking (S2) .....	0.00%	0.00%

1st Quarter 2019 Anticipated

	APR	APY**
Savings (S1) & T-account (S5 0) .....	0.20%	0.20%
Christmas (S3) & Vacation (S4) .....	0.20%	0.20%
Checking (S2) .....	0.00%	0.00%

### Box Score

Assets .....	\$78,551,102
Shares .....	\$58,373,582
Loans .....	\$22,542,593
Members .....	6179

\*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.



Federally Insured by the NCUA