

MEMBER QUARTERLY

We will be closed on
Wednesday, July 4, 2018

P&G Mehoopany Employees
Federal Credit Union



July 2018

www.pgmfcu.org

Loan Sales!

Back to School Special

Borrow up to \$2,500 at 9%^{*APR}
for 12 months¹

Offer Valid: Until September 30th

*APR– Annual Percentage Rate. Credit Union membership is required for loan approval. Loan terms and conditions depend on credit qualifications and approval.

1– Payment Example: A 12 month back to school loan with a 9% fixed APR would have monthly payments of \$87.46 per \$1,000 borrowed.

2– Payment Example: A 12 month vacation loan with a 7% fixed APR would have monthly payments of \$86.53 per \$1,000 borrowed.

Vacation Loan Sale

Borrow up to \$2,500 at 7%^{*APR}
for 12 months²

Offer Valid: Until July 31st

Mission Statement

To be a partner in fulfilling
Members' lifelong dreams

Vision Statement

To provide the best products,
services and educational
opportunities for members
to achieve and maintain
financial security

Board of Directors Election Results

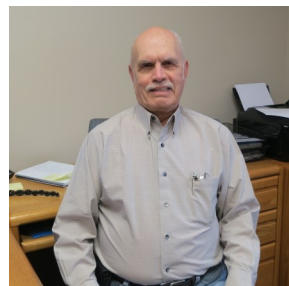
Carole Broehl, David Sturdevant, and Manny Savignano were elected by a vote cast at the Credit Union's Annual Meeting on May 5, 2018. They will serve three year terms on the Board of Directors. Jim Holmes and Paul Rowker were elected by a vote cast at the Annual Meeting to serve two year terms.



Carole Broehl



David Sturdevant



Manny Savignano



Jim Holmes



Paul Rowker

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It's summer lovin' for P&G Credit Union members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

During The Summer of Hundreds, you get:

- **\$100 cash reward** for each new line activated with Sprint*
- **\$50 loyalty cash reward** every year for each line activated or transferred*
- Current Sprint customers receive a **\$50 cash reward** for lines transferred into the program*
- **25% discount** on eligible accessories

*Three lines total, including all activated and transferred lines.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer and mention that you're a credit union member
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and a **\$100 cash reward!** It's just one more benefit of credit union membership.

2018 Scholarship Winners

Congratulations to the following winners of the 2018 Credit Union Scholarship Program



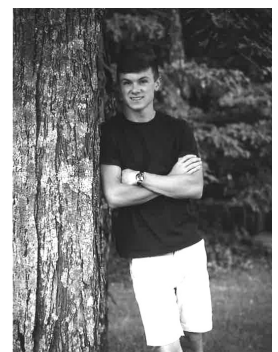
Khira Wudarski
Abington Heights High School



Cassandra Sporko
Holy Cross High School



Erika Wintersteen
Dallas Senior High School



Dakota Oswald
Elk Lake Jr./Sr. High School

Keep security in mind on your summer vacation

When you travel, there probably are a few must-haves in your suitcase: your toothbrush, deodorant, socks, shoes – you get the idea. But one travel must-have we don't always think about is security. While you're away from home, you might be using public Wi-Fi, tagging your locations (whether or not you realize it), carrying around your passport, and using your credit card more often. Those things could put you at a higher risk of identity theft.



Here are some security tips to help keep you safe this summer – and beyond:

Keep your software — operating system, web browsers & apps — up to date to protect against the latest malware threats. Most software can update automatically. Set yours to do so.

Don't assume a Wi-Fi hotspot is secure. Wi-Fi hotspots in coffee shops, airports, hotels, and other public places often are not secure. To protect your information when using wireless hotspots, send information only to websites that are fully encrypted, and avoid using mobile apps that require personal or financial information.

If you often use Wi-Fi when you travel, consider using a Virtual Private Network (VPN). A VPN creates an encrypted connection between your device and the VPN provider's network. That allows you to securely connect to the internet by keeping your exchanges private while you use Wi-Fi. Typically, you pay for an app or service that allows you to use a VPN. Some VPNs are more secure and easier to use than others, so shop around. Read reviews from several sources, including impartial experts.

Check the location services in your phone's settings. If you don't want to share where you are, consider turning off location services. If you use social media apps, check the default settings to know if your location is posted along with photos or check-in's.

Act quickly if sensitive information gets lost or exposed. That means your Social Security number, passport, driver's license, credit or debit information. Resources at IdentityTheft.gov can help you recover.

Source: United States Federal Trade Commission, www.ftc.gov



Management Team

Patrick Holmes, President/CEO
Annette Lynch, VP of Lending
Norita Miko, VP of Operations
Kathy Price, VP of Finance

Board of Directors

David Sturdevant, Chairperson
Vic Purdy, Vice Chairperson
Erika Colavitti, Secretary/Treasurer
Carole Broehl Joyce Larson
Mike Gipson Paul Rowker
Jim Holmes Manny Savignano

Supervisory Committee

Sue Tereska, Chairperson
Donna Harvey
Joyce Larson
Rose Savignano

Office Hours	Monday– Thursday	Friday	Saturday	Location	Telephone
Tunkhannock Drive Thru	9:00 a.m. - 4:00 p.m.	7:30 a.m. - 6:00 p.m.	7:30 a.m. – 12:00 p.m.	15 Lane Hill Rd., Tunkhannock	570-836-3227
Tunkhannock	9:00 a.m. - 4:00 p.m.	9:00 a.m. - 6:00 p.m.	9:00 a.m. - 12:00 p.m.	15 Lane Hill Rd., Tunkhannock	570-836-3227
P&G Plant	7:00 a.m. - 3:00 p.m.	7:00 a.m. - 3:00 p.m.	Closed	5188 SR 87, Mehoopany	570-833-2313
Eynon (Drive Thru)	9:00 a.m. - 4:00 p.m.	9:00 a.m. - 6:00 p.m.	9:00 a.m. - 12:00 p.m.	800 Scranton/Carbondale Hwy, Eynon	570-876-6414
Wyalusing (Drive Thru)	9:00 a.m. - 4:00 p.m.	9:00 a.m. - 6:00 p.m.	9:00 a.m. - 12:00 p.m.	234 State Street, Wyalusing	570-746-5101
Dallas	9:00 a.m. - 4:00 p.m.	9:00 a.m. - 6:00 p.m.	9:00 a.m. - 12:00 p.m.	2859 SR 309, Dallas	570-675-3370
Tyler Hospital	Open Tuesday and Friday 8:00 a.m. to 4:00 p.m. (Closed for lunch)			5950 SR 6, Tunkhannock	570-996-1186

P&G Credit Union ATMs	Tunkhannock Drive Thru	P&G Plant	Tyler Hospital	Cargill/Taylor Beef (employees)	Dallas Office	Wyalusing Office	Eynon Office
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Savings & Club Accounts			
Type	Dividend Rate	APY**	Minimum Balance Required to Obtain APY**
Regular Share	.10%	.10%	\$5.00
Christmas Club	.10%	.10%	N/A
Vacation Club	.10%	.10%	N/A
Term Share Certificates ¹ (CD)			
Term	Dividend Rate	APY	Minimum Balance Required to Obtain APY**
6 Months	.20%	.20%	\$1,000
1 Year	.25%	.25%	\$1,000
2 Years	.50%	.50%	\$1,000
3 Years	.65%	.65%	\$1,000
4 Years	1.00%	1.00%	\$1,000
1 Year Student CD ²	2.00%	2.02%	\$100
IRA Regular and Roth ¹			
Term	Dividend Rate	APY**	Minimum Balance Required to Obtain APY**
24 Month Traditional IRA/Roth	.50%	.50%	\$1,000
IRA Accumulation Account	.10%	.10%	\$5.00
Roth Accumulation Account	.10%	.10%	\$5.00

**APY– Annual Percentage Yield is accurate as of July 1, 2018. APY is subject to change, and may vary at any time. Fees may reduce earnings.
¹A penalty may be assessed for early withdrawal.
²Must be a student, min. deposit \$100, max. deposit \$250
 Ages 14-22 limit 1 per student.

Federally Insured by NCUA

Loans		
	Approx. Term (In Months)	APR*
Signature Loan ³	12-72	9.45% - 18.00%
Payment Example: A 48 month signature loan with a 9.45% fixed APR would have monthly payments of \$25.11 per \$1,000 borrowed.		
Fuel Loan	12	4.00%
Payment Example: A 12 month fuel loan with a 4.00% fixed APR would have monthly payments of \$85.16 per \$1,000 borrowed.		
New & Used Vehicles ³	12	2.75% - 12.75%
	24	2.75% - 13.25%
	36	2.75% - 14.00%
	48	2.75% - 15.00%
	60	2.75% - 15.25%
	72	4.00% - 15.50%
	84	4.50% - 16.00%
Payment Example: A 60 month new-used auto loan with a 2.75% fixed APR would have monthly payments of \$17.86 per \$1,000 borrowed.		
Older Used Vehicle ³	12	6.49% - 15.50%
	24	6.49% - 15.75%
	36	6.49% - 16.50%
	48	6.49% - 16.75%
	60	6.49% - 17.00%
Payment Example: A 60 month older used auto loan with a 6.49% fixed APR would have monthly payments of \$19.70 per \$1,000 borrowed.		
New Campers ³ \$25,000 or >	120	6.24% - 11.75%
Payment Example: A 120 month new camper loan with a 6.24% fixed APR would have monthly payments of \$11.23 per \$1,000 borrowed.		
Used Campers ³ \$25,000 or >	120	7.24% - 12.25%
Payment Example: A 120 month used camper loan with a 7.24% fixed APR would have monthly payments of \$11.74 per \$1,000 borrowed.		
Shared Secured	48	4.50%
Payment Example: A 48 month share secured loan with a 4.50% fixed APR would have monthly payments of \$22.81 per \$1,000 borrowed.		
Home Equity Term	5, 10, and 15 Year Terms	Call for current rate
Home Equity Line of Credit	Up to 10 Years	Variable

*APY– Annual Percentage Rate

³Rates are based on an evaluation of credit history, so your rate may differ.

