

MEMBER QUARTERLY

P&G Mehoopany Employees
Federal Credit Union



See your savings
SOAR

LIMITED TIME OFFER - NEW MONEY ONLY⁺

SHARE CERTIFICATE

5.25% ^{APY*}

9 MONTH

*APY- Annual percentage yield is accurate as of September 1, 2023. +New Money- Funds deposited in the share certificate must be from an external source, i.e., cash, check, (excluding on-us and PGMFCU Cashier's Checks), ACH, wire transfer or any other electronic means. Money received by the credit union no more than 5 calendar days prior to the share certificate opening date will be eligible for this term and rate. Rate will not change after account opening until the maturity date. \$5,000 minimum deposit required to open certificate. Fees may reduce earnings. A penalty may be assessed for early withdrawal. Dividends are compounded and credited quarterly. At maturity, 9 month share certificate will automatically renew as a 6 month term at the prevailing rate(s). Limited time offer, promotion may end at any time. PGMFCU: Federally insured by NCUA.

October, 2023

www.pgmfcu.org

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

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Holiday Loan

**Borrow up to \$5,000 at 7.25%^{*APR}
for up to 36 months¹**

Offer Valid: November 1, 2023 through January 15, 2024

Fuel Loan

**Borrow up to \$2,500 at 4%^{*APR}
for 12 months²**



*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 36 month holiday loan with a 7.25% fixed APR would have monthly payments of \$31.00 per \$1,000 borrowed.

2– Bill/invoice required. Payment Example: A 12 month fuel loan with a 4.00% fixed APR would have monthly payments of \$85.16 per \$1,000 borrowed.

Home Equity Loan Sale

Coming Soon! Keep an eye out for our
home equity promotion this fall!
Details and additional information will be
available at pgmfcu.org.



Holiday Closings:

October 9th – Columbus Day
November 11th – Veterans Day
November 23rd – Thanksgiving

December 25th – Christmas
January 1st – New Year's Day

How to Avoid a Scam—Four Signs That It's a Scam

1. Scammers **PRETEND** to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the FTC, Social Security Administration, IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations. They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

2. Scammers say there's a **PROBLEM** or a **PRIZE**.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3. Scammers **PRESSURE** you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to **PAY** in a specific way.

They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers on the back of the card.

Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.

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

Credit Union Leadership & Volunteers:

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
Jim Holmes
Rick Miller
Christine Strumski
Ken Landes
Barbara Pollock
Philip Valvano

Supervisory Committee

Sue Tereska, Chairperson
Joyce Larson
Rick Miller

Hours & Locations

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
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
P&G Credit Union ATMs	Tunkhannock Drive Thru	P&G Plant	Cargill/Taylor Beef (employees)	Dallas Office	Wyalusing Office

Savings & Club Accounts			
Type	Dividend Rate	APY**	Minimum Deposit Required to Open Account
Regular Share	.25%	.25%	\$5.00
Christmas Club	.25%	.25%	N/A
Vacation Club	.25%	.25%	N/A
Term Share Certificates ¹			
Term	Dividend Rate	APY**	Minimum Deposit Required to Open Account
6 Months	1.25%	1.26%	\$1,000
1 Year	1.50%	1.51%	\$1,000
2 Years	2.25%	2.27%	\$1,000
3 Years	2.50%	2.52%	\$1,000
4 Years	2.75%	2.78%	\$1,000
1 Year Student Certificate ²	2.75%	2.78%	N/A— Renewals Only
IRA Regular and Roth ¹			
Term	Dividend Rate	APY**	Minimum Deposit Required to Open Account
24 Month Traditional IRA/Roth	2.25%	2.27%	\$1,000
IRA Accumulation Account	.25%	.25%	N/A
Roth Accumulation Account	.25%	.25%	N/A
**APY— Annual Percentage Yield is accurate as of September 1, 2023 APY is subject to change, and may vary at any time. Fees may reduce earnings. ¹ A penalty may be assessed for early withdrawal. ² Must be a student, min. deposit \$100, max. deposit \$250 Ages 14-22 limit 1 per student. Federally Insured by NCUA			

Loans		
	Approx. Term	APR*
Signature Loan ³	Up to 72 Months	10.50% - 18.00%
A 48 month signature loan with a 10.50% fixed APR would have monthly payments of \$25.61 per \$1,000 borrowed.		
Fuel Loan	12 Months	4.00%
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	Up to 96 Months	5.75% - 18.00%
A 60 month new-used auto loan with a 5.75% fixed APR would have monthly payments of \$19.22 per \$1,000 borrowed.		
Older Used Vehicle ³	Up to 84 Months	8.75% - 18.00%
A 60 month older used auto loan with a 8.75% fixed APR would have monthly payments of \$20.64 per \$1,000 borrowed.		
Classic & Collectible Vehicle ^{3,4}	Up to 84 Months	7.164% - 17.970%
A 48 month classic & collectible vehicle loan with a 7.164% fixed APR would have monthly payments of \$23.61 per \$1,000 borrowed.		
Classic & Collectible Vehicle ^{3,5}	120 Months	6.912% - 17.707%
A 120 month classic & collectible vehicle loan with a 6.912% fixed APR would have monthly payments of \$11.49 per \$1,000 borrowed.		
New & Used Campers ³	120—180 ⁶ Months	8.50% - 14.75%
A 180 month new camper loan with a 9.50% fixed APR would have monthly payments of \$10.45 per \$1,000 borrowed.		
Share Secured	Up to 180 Months	4.50%
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	Various terms available	Call for current rate
Home Equity Line of Credit	Variable	Call for current rate
[*] APR— Annual Percentage Rate ³ Rates, terms and conditions are based on an evaluation of credit history, so your rate may differ. ⁴ APR disclosed based on an assumed loan amount of \$10,000 and an estimated (non-refundable) appraisal fee of \$175 for terms up to 84 months. Minimum loan amount \$10,000. ⁵ APR disclosed based on an assumed loan amount of \$25,000 and an estimated (non-refundable) appraisal fee of \$175 for a term of 120 months. Minimum loan amount of \$25,000. ⁶ Minimum loan amount of \$25,000 required for 180 month term.		
		