



# Central Susquehanna Community

530 E. Market Street  
Danville, PA 17821  
Phone: (570) 275-3308  
Fax: (570) 275-0599

Mon.-Thu. 8am-4pm  
Fri. 8am-6pm  
Sat. 8am-Noon  
www.cscfederal.org

## Federal Credit Union SECOND QUARTER 2018 NEWSLETTER

10 S. State Street  
Millville, PA 17846  
Phone: 570-458-7126  
Fax: 570-458-7067

**NCUA** - Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

### Grand Opening Celebration

Come join us on Tuesday, May 1st at our new Millville branch. We're located in the old National Bank building at the corner of Main and State Streets (at the traffic light). The festivities will take place 10am to 2pm with the ribbon cutting at 11am.

Bigfoot Country Radio and "BIGFOOT" will be onsite 10am to noon. Hot dogs and snacks will be served while supplies last. There will be raffle drawings available, as well as fun games and prizes for the kids.

On-street parking is available, with additional parking at the Millville Community Fire Company. Be sure to mark your calendars; we look forward to seeing you!

### Do You Need A Financial Checkup?

Regularly assessing your financial health is just as important as getting your yearly physical. Here are some tips to get started:

1. Review your spending. Take a look at your checking account, credit card and other statements and tally your expenses. Keep it simple by using broad categories like housing, food, transportation, entertainment, and so on, but don't forget bills you pay annually or semi-annually, like insurance and taxes.
2. Assess whether you can reduce your expenses. For example, if you are paying 18 percent APR, or even more on your credit cards, check with the credit union about a Consolidation Loan. If your cable bill is soaring, consider streaming services that can cost as little as \$5 per month. Call every expenditure on the carpet. Are you paying for something that really provides value or would you really not miss it if it were gone?
3. Take a look at your savings and investments. Keep the SLY principle in mind. SLY stands for safety, liquidity and yield, and you should evaluate your holdings in that order: safety

first, liquidity second and yield third. Be sure you have enough money in insured accounts that you can access quickly to cover immediate or emergency needs before you invest in somewhat riskier investments that may take time to recover from market losses.

### The Key To Your Perfect Home Loan

If you're in the market for new space, the credit union is the place to get started. So before you click through on realtor.com or zillow.com, scroll on over to the credit union's website to find out how we can help. Then stop by the credit union to learn which mortgage loans may meet your needs and how much house you can afford. That will help you narrow your online search as well as allow your real estate agent to look for the properties that best fit you, your lifestyle and your budget. Once you find that dream home, we're here to answer your questions, apply for the loan, and help you every step of the way. Buying a house is stressful. Having the credit union in your corner can make it less so.

### A Flexible Way To Deposit Your Funds

If you find yourself with cash or checks you need to tuck away for the night, use the credit union's night depository. It's safer and more secure than putting the funds underneath your mattress. Just fill out a deposit slip with your name, account number and where you would like to deposit the funds - for example, savings or checking. This after-hours depository helps ensure your safety, especially if you are a small business owner with the day's receipts in your possession. The next business day the funds will be deposited to your account. If you have questions about how to use the night depository or need a pouch to transport cash or a quantity of checks, simply stop by the credit union during office hours or give us a call.

## EMPLOYEE SPOTLIGHT

### Suzanne LeVan

Branch Manager, Millville

February 2018



I'll be handling the lending and investment needs for the Millville office.

I was born and raised in the Millville area; I'm very excited to get back to my roots.

### Molley Mahaffey

Teller, Millville

March 2018



I'll be specializing in our online and mobile banking to better serve the Millville area.

I love summertime, being outside and taking walks with my dog.

### Betsy Temple

Teller, Millville

March 2018



I'll be assisting with CSC's marketing and advertising efforts.

I enjoy sharing snowmobiling and motorcycling adventures with my husband.

PRE-SORT STD  
 US POSTAGE  
**PAID**  
 Permit No. 117  
 Danville, Pa



## CURRENT SPECIALS AND LOAN RATES

- Get a safety deposit box FREE for one year with any initial deposit of \$2,000 or more OR when opening a new real estate secured loan (home equity or mortgage).
- 100% 30-year fixed mortgage, with no points, as low as 4.5%\*.
- Home equity loan rates as low as 3.49%\* up to 240 month term.
- Personal loan rates as low as 5.99%\* up to 60 month term.
- Special rate of 1.5% when opening a minimum \$500 CD during the month of May; choose 12, 18, 24 or 36-month term.
- Auto loan rates as low as 2.19%\* up to 84 month term.
- Visa credit card fixed interest rate is 10.00%.

*Ask how you may qualify for a 0.25% discount on all loan rates.*

*\*Rates may vary from above and will be determined by your credit history and term. Age of vehicle will affect auto loan rate.*

### ———— IMPORTANT NOTICE ————

Remember to transfer money from savings to checking before writing checks or using your debit card. It is each members responsibility to maintain their balance and to deposit or transfer money to cover checks and purchases. Overdraft protection is a privilege we extend to our members, but it is expected to be used wisely. We extend the courtesy of manually transferring funds for you if needed, however it is not to be abused and could result in a fee. Please be aware of your account balances and make appropriate deposits and transfers as needed.

## HOLIDAY CLOSINGS

- May 28 ..... Memorial Day
- July 4 ..... Independence Day

**CSC FEDERAL CREDIT UNION**  
**BOARD OF DIRECTORS**

Bradley J. Reynolds .....President  
 Willard Cromley .....Vice-President  
 William H. Delsite .....Secretary  
 Debora Krum .....Treasurer  
 Robert Hess .....Membership Officer  
 Jay Heddings .....Member  
 Pete Krum .....Member

**SUPERVISORY COMMITTEE**  
 Dale Erb .....Supervisory Chairman

**DANVILLE STAFF**

Bryan Smith .....CEO  
 Janelle Seibert .....Loans & Operations  
 Debbie Bock .....Bookkeeper  
 Kathy Madara • Lori Cromley  
 Dona Snyder • Carol Cero

**MILLVILLE STAFF**  
 Suzanne LeVan .....Branch Manager  
 Molley Mahaffey • Betsy Temple

**Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United State Government.**