



AMERICA'S  
CREDIT UNIONS™

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

# Central Susquehanna Community

Federal Credit Union  
**THIRD QUARTER 2018  
NEWSLETTER**

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

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.



## 4th of July Festivities

CSC staff and board members made a grand introduction in Millville's annual 4th of July parade with our "Celebrate Your Savings" float. We saw many familiar faces in the crowd, and some of you even had a chance to stop by our office to rejuvenate in the misting tent. We thoroughly enjoyed the momentous occasion and hope you did, too!

## Our NEW Website Is LIVE!

CSC is excited to announce our new website is now live! Not only does our site have an updated look, but we also improved the layout and navigation for a much better user experience. You'll find easy logins for your online banking needs, current rates and promotions, and links to useful information and tools, like calculators to estimate loan payments.

We are always looking for better ways to serve our Members, so hopefully we nailed it by providing you with well-organized and helpful information just a few clicks away. Please visit [www.cscfederal.org](http://www.cscfederal.org) and let us know what you think!

## Your CU Is As Close As Your Phone With Our Mobile App

If taking care of your financial business is not on your Summer Fun Checklist, you'll want to download the credit union's Mobile App. It will put the credit union as close as your mobile device - whether you're at the beach or a baseball game. Need to deposit a check? Use the remote deposit capture feature. Want to transfer money between your accounts? Done with a few swipes. Need to view account balances and details for your savings, checking, certificates, or loans? It's all there 24/7. Just make sure your mobile device is up-to-date and you're using the latest version of the operating system. This not only helps improve functionality, but also helps ensure safety, as security fixes are usually addressed in updated versions of software. For more information on how our Mobile App can simplify your life, call or visit one of our branch offices.

## Protect Your Documents: Rent A Safe Deposit Box

Looking for a simple way to keep your important documents safe? A safe deposit box at CSC FCU may be your solution.

When you rent a safe deposit box, you'll receive your own secure space along with a key and the ability to check the contents as often as you like. However, while it is a private box, there are items that should and should not be kept there.

Appropriate items include: property deeds, jewelry, insurance documents, car titles, stock certificates, personal computer backup information

Inappropriate items include: wills, trust instruments, powers of attorney

Those items best not stored there may be kept at home in a fireproof safe or at a trusted attorney's office. If you think a safe deposit box could be a good option for you, contact us for details on opening one today.

## EMPLOYEE SPOTLIGHT

### Bryan Smith

Manager  
March 2017



I oversee the daily operations for the Danville and Millville locations.

I enjoy various outdoor activities with my family and dogs.

### Janelle Seibert

Loans & Operations  
July 2009



My main focus is loans and daily office operations in our Danville office, but you may also see me in Millville.

In my down time, you can catch my family and me rock crawling in our Jeep and all-terrain vehicles.

### Kathy Madara

Collections & Payroll  
May 1993



I handle collections and payroll for the Danville and Millville locations.

I enjoy spending most of my free time with my grandchildren.



## 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.
- 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

Sept. 3 ..... Labor Day  
 Oct. 8 ..... Columbus 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 .....Manager  
 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.**