



CSC WANTS TO STEAL YOUR DEALS!!!

**Have you just purchased a new or used vehicle from a dealer in the last 90 days?
Are you regretting the interest rate that you got with them? Think you could have done better? We just may be able to help!**

We are prepared to offer you a deal on that loan. How does 60 months at 1.99% sound?*

To qualify you must:

Be a member of CSC....or become a new member, we love making new friends!

Have a credit score of 680 or higher and meet our DTI requirements (Scores below 680 will be booked at 2.49%)

Have a bill of sale from the dealer dated within the last 90 days

Not be over value (or underwater) on the vehicle.

If you bought brand new, we finance 100%, plus your tax, tags and transfer fees

If you bought used, we finance 90% of blue book value

Need more info? Stop by or give us a call!! Applications can also be found on our website.

*All loans are subject to credit approval. Contact Credit Union for full loan details and all conditions and stipulations. This is a limited offer and can end at any time.



Your CU Is Where You Belong

Are you using your credit union membership for all it's worth? Taking advantage of all the benefits of belonging is one of the best ways to improve your financial health. As a not-for-profit financial cooperative, we have your best interest in mind, not the interests nor the wallets of a group of Wall Street shareholders. We're here to help you reach your financial goals by offering competitive rates on savings and loans, lower fees, and local service. And credit union membership is something you can share with your family. Because you are a member of the credit union, your family members also are eligible to join. This holiday season consider giving a membership as a gift. It's a great way to introduce your family members to the credit union and it's a long-lasting gift that can benefit them for a lifetime



HOME EQUITY LOAN SALE!

**BUILD,
CONSOLIDATE
OR RENOVATE
WITH AMAZING
INTEREST RATES!**

Central Susquehanna Community FCU has set aside funds to offer amazing deals on home equity loans. Now is the time to complete those projects you keep putting aside!

To qualify, an applicant must:

- Meet membership requirements
- Have a credit score of 680 or above and meet income and DTI guidelines
- Have direct deposit into a CSC account and auto pay on loan from CSC account
- Be borrowing new money (refinancing an existing CSC loan without additional minimum \$25,000 in new money is excluded)

Rates:

- 2.25%* -- up to 5 years
- 2.65%* -- 5+ to 10 years
- 2.70%* -- 10+ to 15 years

*APR = Annual Percentage Rate. Rate is based on credit score and is for qualified borrowers. Contact Credit Union for full loan details and all conditions and stipulations. This is a limited time offer and can end at any time.



Thank You Volunteers



Thank You, Volunteers!

CSC Federal CU volunteers are an integral part of our credit union community, and our success as a financial co-op. The credit union that we, as members, trust and rely upon exists in large part due to the hard work and commitment of everyday people who give their time freely to forward our mission.

Our volunteers fulfill a number of integral roles, including but not limited to:

- * Board of Directors
- * Supervisory Committee
- * Credit Committee
- * Loan Committee
- * Scholarship Committee
- * And more

We are currently looking for someone to fill a vacant position which has recently become vacant. Please call us if you are interested.

Each of these positions play an important role in the function of our credit union. Although busy working and raising families, these dedicated individuals have made it a priority to lend their expertise and know-how to the development and progress of the CU and the global credit union movement.

Join us in thanking our volunteers for their time, energy, and steadfast support of our credit union family. And to our volunteers, please accept our gratitude and appreciation for a job well done and for your continued efforts!

CURRENT SPECIALS AND LOAN RATES

VISA Credit Card- FIXED RATE 10%! Active and Veteran Status Military Personnel & Active First Responders-DEDUCT 2% as our way of saying Thank You!

***Proof** of Status is required for discount

Personal loan rates as low as 6.99% up to 60 month terms

Auto Loan rates as low as 2.49%! Terms as long as 84 months

Ask how you may qualify for an extra .25% rate discount on all loans

Loan rates may vary and will be determined by your credit-worthiness/term/age of vehicle/etc.

Deposit-Account Dividend Rates

- Share(savings) **.05%**
- Share Draft (checking) **.05%**
- Vacation Club **.05%**
- Christmas Club **.05%**

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. **Also, remember only 6 transfers are allowed from savings**

Holiday Closings

September 6 th Labor Day	December 24 thChristmas Eve-Open 8-Noon
October 12 thColumbus Day	Dec December 31 stNew Year Eve – Open 8-2
November 11 thVeterans Day	
November 26 thThanksgiving	

CSC FEDERAL CREDIT UNION BOARD OF DIRECTORS

Bradley J ReynoldsPresident
 Jay Heddings.....Vice-President
 Debora Krum.....Secretary
 Peter Krum.....Treasurer
 Robert Hess.....Membership Officer
 William Cromley.....Member

SUPERVISORY COMMITTEE

Peter Krum.....Supervisory Chairman

Jane Baer.....Member

Melissa Reynolds.....Member

STAFF

Janelle Seibert.....Manager

Debbie Bock.....Bookkeeper

Kathy Madara – Dona Snyder - Carol Cero – Sara Krueger