



Central Susquehanna Community

Federal Credit Union

4th QUARTER 2022 NEWSLETTER

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



For snow closings
CU updates



AMERICA'S
CREDIT UNIONS

Looking for a new board member. Please contact us if interested

It's A Great Time To Grow Your Savings With A CU Share Certificate

If you're thinking about a secure, low-risk investment option for your money, a CSC Federal Credit Union Share Certificate is the thing, and the time to get started is now.

In addition to offering a higher interest rate than a regular savings account, a Share Certificate also:

- * Features a fixed rate
- * Offers flexible terms
- * Bears a maturity date
- * Pays dividends quarterly
- * Offers convenient renewal

If this is your first investing experience or you're looking for a more conservative option, a CSC Federal Credit Union Share Certificate can provide temporary certainty since the rates will remain consistent at least until your Share Certificate matures. And while long-term Share Certificates typically have better rates, we also offer shorter-term certificates depending on your individual investment needs and financial goals.

For more information or to open a Share Certificate, call us at 570-275-3308, or stop in to see us. Start growing your savings today!

Imagine What Your Home Could Be With A CU Home Equity Loan

Your home is many things - a dwelling, a haven, a gathering place, a sanctuary, a welcoming place for family and friends. And, yet, it has the potential to be even more! It could be the key to making your home improvement dream a reality or the stepping-stone to financial freedom. The equity in your home can be the difference-maker in financing important expenses, and CSC Federal Credit Union can help you make the most of it with a Home Equity Loan.

With this affordable loan, you can use your home's equity to:

- * Make home improvements
- * Consolidate debt
- * Refinance existing high-rate loans

- * Fund college tuition
- * Pay off major expenses
- * And more!

Plus, a CSC Federal Credit Union Home Equity Loan offers:

- * Low, fixed rates
- * Flexible terms
- * Loan amounts are up to 90% of the appraised value of your home.
- * Possible tax-deductible interest payments (consult your tax advisor for details)
- * Personalized service

Let your home be all it can be! Visit CSCFederal.org our website for current rates and incentives. Have questions or need advice to determine if a Home Equity loan is right for you? Contact an expert in our lending department to help you through the process.

Veterans Day on November 11

Each year we observe Veterans Day on November 11, and this year marks the 103th anniversary of the day set aside to honor and to recognize our brave service men and women. Veterans Day evolved from Armistice Day, which was proclaimed in 1919 by President Woodrow Wilson. Armistice Day commemorated the end of World War I when hostilities ceased on November 11, 1918 at 11 a.m. - the 11th hour of the 11th day of the 11th month. Whether your service was in the Army, Marine Corps, Navy, Air Force, or Coast Guard and whether it was during war or peacetime, we thank you! The popular slogan is true: We are in the land of the free because of the brave. You have sacrificed much for the greater good and that is appreciated.

KidsPeace Foster Care

We will once again be participating with KidsPeace Foster Care to gather names of children in need this holiday season. Watch for our tree to pop up in the lobby with tags on them. It is such a joy to be able to provide gifts and clothing to these children so that they may enjoy Christmas like any other child. We would not be able to accomplish this without the generosity of our fantastic CU family, and we cannot thank you enough!!! Every year you all go above and beyond, we truly do have the best members!





CURRENT SPECIALS AND LOAN RATES

- **VISA Credit Card- FIXED RATE 10%! NEW!** 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 7.49%** up to 60 months term
- **Auto loan rates as low as 2.99%** and up to 84 months term

** 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) .15%**
- **Share Draft (checking) .05%**
- **Vacation Club .15%**
- **Christmas Club .15%**

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 to checking in a month.

HOLIDAY CLOSINGS

- November 11th Veterans Day
- November 24th Thanksgiving Day
- December 31st New Years Eve-Open 8-12
- January 2nd New Year Day Observed
- December 24th Christmas Eve-Open 8-12
- December 26th Christmas Day Observed

CSC FEDERAL CREDIT UNION BOARD OF DIRECTORS

- Bradley J. ReynoldsPresident
- Debora KrumSecretary
- Peter KrumTreasurer
- Robert HessMembership Officer
- Willard CromleyMember
- Jamin HessMember

SUPERVISORY COMMITTEE

- Peter KrumSupervisory Chairman
- Jane BaerMember
- Melissa ReynoldsMember

STAFF

- Janelle SeibertManager
- Debbie BockBookkeeper
- Kathy Madara • Dona Snyder
- Carol Cero • Sara Krueger

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