



Central Susquehanna Community

Federal Credit Union

NEWSLETTER

510 E. Market Street
Danville, PA 17821
Phone: (570) 275-3308
Fax: (570) 275-0599
www.cscfederal.org
Mon.-Thu. 8am-4pm
Fri. 8am-6pm
Sat. 8am-Noon

AMERICA'S
CREDIT UNIONS®
**SUMMER
2016**

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

Mobile Banking

Find it in your app store, **SPRIG BY CO-OP**

Like us on Facebook: **Central Susquehanna Community Federal Credit Union.org**

Simplify Your Life With Online Bill Pay

That was then: Fish through the junk mail for the due bills, hunt down the checkbook, find the envelopes, rummage around your desk drawer for a pen - one that works, try to remember where you put the stamps, write out the checks, put the bills in the mailbox for the carrier - oh, wait, that's not safe - drive to the post office, mail the payments. Done!

This is now: Log on to the credit union's website, click through to Bill Pay, schedule your payments. Done!

If you're not using Bill Pay from the credit union, you are missing out on one of life's greatest conveniences. Once you set up your accounts to pay your obligations electronically, paying your monthly bills will take only minutes. So stop wasting your precious time doing something you probably don't want to do anyway. Contact the credit union to see how much simpler life can be when you pay your bills through our Online Bill Pay Service.

Recharge With A Credit Union Vacation Loan

Ahh Summer! Time to get away and recharge your batteries. A Vacation Loan from the credit union can make it happen. Research studies suggest that taking a vacation has health benefits, including reducing stress and the risk of heart problems and depression. Studies also have found people who take vacations have improved productivity when they return to work. You owe it to yourself, your family, and your employer to take time off. And with a low-rate Vacation Loan from the credit union, it may cost less than you think because you can set your budget and not carry a balance on a high rate credit card. So whether it's backpacking in the back woods or museum hopping in the big city, make the credit union the first stop of your vacation adventure. Call, click, or stop by today.

Home Improvements: A Good Investment

Are you thinking about doing some remodeling, renovating, redecorating, or landscaping projects to improve and beautify your home? If so, your credit union can help you with a low-rate Home Improvement Loan. With our help and your planning, you can turn your "dream home" from "dream" into a very rewarding reality.

Investing money in improving the livability of your home is one of the best investments you can make. So whether it's new paint or a new addition, our fixed rate Home Improvement Loan can help you love your home again. For details or to apply today, visit us online, call, or stop by any branch location. We are here to help you rejuvenate your home.

Spend Smart With A Back To School Loan

Technology is not only having an impact on how kids learn, but also on their annual supply lists. If your scholar's school supplies check list is giving you sticker shock, put our low-rate Back To School Loan at the top of it. With a Back To School Loan from the credit union, you can make your budget and pay cash - resisting the temptation to overspend with your credit card. Here are additional tips to spend smart:

- * Ask your kids to collect what's left over from last term and put it in one place so you can take inventory. There may be an ample supply of markers, for example, and no need to buy replacements. Check with friends, family, and neighbors, too, to see if there are opportunities to pool your resources, for example, swapping gently used clothing or school uniforms.
- * Start early. Back to school sales often begin in July, offering deeply discounted notebooks, pencils, markers, and so on. These loss leaders are designed to draw you into a store, which hopes you will do all of your shopping there. Although this may be the most convenient, it may cost you more. Comparison shop, especially for the high-ticket items.

Just Tap On Us And We'll Be There

Nowadays you're so busy going here, there and everywhere. We've got good news for you! Now you can take us with you wherever you go with mobile banking. Just tap on us with our mobile app you can check balances, transfer funds, pay bills, check rates, and enjoy the same services you have with online banking. Even if you're somewhere else, you'll have access to finding the closest branch or ATM as well as contact information, news and all the products we offer just like when visiting our website from your computer. Have questions? Just visit our website or stop by and we'll be glad to assist you and get your fingertips access to us on your smart phone.

The Last Word

Not all fingers are the same in length but when they are bent, they all stand equal. Life becomes easy when we bend and adjust to our situations.





Address Service Requested

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



CURRENT LOAN RATES

ASK HOW YOU CAN QUALIFY FOR A .25%
DISCOUNT ON ALL LOAN RATES

TYPE	APR*	TERM UP TO:
AUTO LOAN RATES:		
New Autos		
Rates as low as	1.99%	84 MONTHS
Used Autos		
Rates as low as	2.49%	72 MONTHS
	LONGER TERMS AVAILABLE	

Your rate on auto loans may vary from the rates above and will be determined by your credit history, term and age of the vehicle.

MORTGAGES		
PERSONAL (Loan Sale)	7.99%	60 MONTHS
SHARE SECURED	6.00%	60 MONTHS
HOME EQUITY**		
(SECOND MORTGAGE)	3.49%	12-120 MONTHS
	4.25%	180 MONTHS
VISA CREDIT CARD	10.00%	

VISA payment equal to 3.00% of the balance or a minimum of \$20.00. Twenty five day grace period on purchases only. No annual fee.

Credit life and credit disability insurance are available to members at a nominal cost. Contact your credit union for further details.

Rates subject to change without prior notice.

*APR=Annual Percentage Rate

CSC FEDERAL CREDIT UNION
BOARD OF DIRECTORS

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

Monday, September 5
Labor Day

CSC FEDERAL CREDIT UNION BOARD OF DIRECTORS

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