

CREDITLINE

LEWISTON PORTER FEDERAL CREDIT UNION

4061 CREEK RD YOUNGSTOWN, NY 14174

Phone: (716) 286-7293 Fax: (716) 754-9398

www.lewistonporterfcu.com



OFFICE HOURS:


Monday	10:00 – 4:00
Tuesday	10:00 – 4:00
Wednesday	10:00 – 4:00
Thursday	10:00 – 4:30
Friday	10:00 – 4:30

****If school is closed due to weather, Credit Union will also be closed****

HOLIDAY CLOSINGS:


MLK Day	January 20, 2025
Presidents' Day	February 17, 2025
Good Friday	April 18, 2025

DISCOUNT MOVIE PASSES:



Regal Premiere Tickets: \$9.00 each
 Regal Ultimate Movie Pack: \$29.00
 (2 Premiere tickets & \$10.00 Concessions gift card)

DELTA SONIC CAR WASH TICKETS:



Basic Wash: \$9.00
 Touchless Wash: \$10.50
 Super Kiss Wash: \$16.00
 Interior Car/Truck: \$32.00/\$37.00
 Oil Change: \$30.00
 + more!

***all Regal and Delta Sonic prices subject to change.**

TRAVEL MONEY CARDS:
 Available in amounts \$100.00 - \$5,000.00 for \$5.00

VISA GIFT CARDS:
 Available in amounts \$10.00 - \$1,000.00 for \$3.00
 Choose from various card designs!

DIVIDENDS DECLARED:

The Board of Directors has declared a dividend for the period ending December 31st, 2024 as follows:

Share Savings:	.35% APY
Club Accounts:	.05% APY



1098 & 1099 TAX FORMS:

You should receive a 1098 form if you earned over \$10.00 in dividends for 2024, & a 1099 if you paid over \$10.00 in interest on your real estate loan. You should receive the form by 1/31/2025. This information is also listed on your year-end statement.

WINTER 2025

BONUS DIVIDEND DECLARED!



The Board of Directors has declared a **50.0% bonus dividend for 2024!** This dividend will be paid at the end of the year and will be based on the dividends you earned this past year. The Board of Directors would like to thank all our members for their continued support of the Credit Union – without your support, these bonus dividends would not be possible. ☺



SCHOLARSHIP OPPORTUNITY

Any member of the Credit Union will be eligible to win a **\$1,000 1-year scholarship!** This scholarship is open to all members; those attending college for the first time, or those returning to college or trade school. Applications are available at the Credit Union office. Deadline for application is April 15th, 2025.

Dig Yourself Out of Debt...



Use our Holiday Loan to pay off your high-interest credit cards! The rate is not dependent on credit score, so your credit doesn't have to be perfect to take advantage of these great low rates!

TERM: ONE YEAR	* RATE: 3.00%	* MAX \$2,000. ⁰⁰
TERM: TWO YEARS	* RATE: 5.00%	* MAX \$4,000. ⁰⁰

NEW YEAR'S GIVEAWAY!!

To enter, just mention seeing this newsletter. Enter by 1/31/25 to win. Happy New Year! ☺
 Prize: 2 Regal Cinema Premiere Movie Tickets OR 1 Delta Sonic Super Kiss Wash!



Listed below are our current Board and Committee members:

BOARD OF DIRECTORS:

Janet Cirillo – President
 James Coyle – Vice President
 Edward Hess – Assistant Treasurer
 Kenneth Stadler – Treasurer/Secretary
 Sue Baer
 Susan Fontanarosa
 Heidi Kazulak
 John Mango
 Beverly Van Deusen

LOAN OFFICERS:

Kenneth Stadler
 Kathryn Van Deusen
 Kathy Hess

SUPERVISORY COMMITTEE:

Gordon Nelson
 Marie Rajczak
 Peter Schreiber

OFFICE STAFF:

Kenneth Stadler – Manager
 Kathryn Van Deusen – Assistant Manager
 Susan Wendt – Teller/CSR



NCUA Insurance Call Center
 1-800-755-1030, ext. 1



This is a free service – view, download, and print your statements right from our secure Home Banking site.
Earn 0.10% interest on your checking account! Save a tree!
 Sign up on Home Banking, or contact the Credit Union.



Check your balance & make transfers with our automated phone service!
Call (716) 754-6550.

Surcharge-free ATMs

Download the free ALLPOINT app to your smartphone, or click “ATM Locator” on our website for locations!



Download our app!
 Search “Lewiston Porter FCU” on Apple App Store or Google Play!

RATE CORNER

(Effective January 1st, 2025. All rates subject to change.)

	<u>RATE</u>	<u>APY</u>
Share Accounts	.35%	.35%
Draft Accounts (with e-statement)	.10%	.10%
Christmas Club / Vacation Club	.05%	.05%
Share Certificates		
-6 Month (Min \$1,000)	1.00%	1.00%
-One Year (Min \$2,500)	1.50%	1.51%
-Two Year (Min \$5,000)	2.50%	2.52%
-Three Year (Min \$10,000)	3.50%	3.55%

<u>Unsecured/Signature Loans:</u>	<u>RATE</u>	<u>TERM</u>
-“Holiday Loan” (up to \$2,000)	3.00%	12 months
(up to \$4,000)	5.00%	24 months
-Up to \$12,500	as low as 10.25%	48 months

<u>Share Secured Loans:</u>		
-Up to Shares balance	1.50% above current Share rate	120 months

<u>New Vehicle Loans:</u> (100% of invoice including taxes & licensing)		
As low as	4.09%	up to 3 years
	5.29%	up to 6 years

<u>Used Vehicle Loans:</u> (100% of invoice including taxes & licensing)		
As low as	4.59%	up to 3 years
	5.29%	up to 5 years
Model years 2022-2023 only	5.79%	up to 6 years

<u>Recreational Vehicle Loans:</u> (Credit Union will finance 85% of the vehicle’s value)		
As low as	7.25%	call CU for terms

<u>Home Improvement Loans:</u>		
-Up to \$12,500	as low as 9.00%	48 months

<u>Mini Home Equity Loans:</u>		
-Up to \$20,000 (100% of equity, less existing mortgage)	5.75%	60 months
	6.25%	84 months

- Secured by second mortgage on property
- \$75 non-refundable application fee
- No closing costs!
- Fixed rate/amount & term (one-time advance - not a line of credit)
- May be tax deductible – consult your tax advisor

<u>Home Equity Loans/Line of Credit:</u>			
-Up to \$100,000 (85% of equity, less existing mortgage)	Variable:	Prime Rate	15 years
	For a limited time, the Credit Union is offering a 1.00% discount on all Variable Rate Home Equity Loans for the first year		

- | | | |
|---------------|-------|----------|
| Fixed: | 7.30% | 10 years |
| | 7.80% | 15 years |
- Secured by second mortgage on property
 - \$150 non-refundable application fee
 - No closing costs!
 - Variable rate based on Prime as stated in the Wall Street Journal, adjusted semi-annually
 - May be tax deductible – consult your tax advisor

First mortgages available through OwnersChoice Funding. Visit ownerschoice.com or go to the “Mortgage Rates” link on our website!