



# Norwin Teachers

## FEDERAL CREDIT UNION

The Report Card  
Winter 2018



Happy New Year 2019! As I reflect on the past year at the credit union, we have offered updated services and products. Some of these changes have been challenging to say the least. Thank you for always remaining patient as we grow. Learning is fun, right?

Our Annual Meeting will be on Saturday, April 13th, at Banquets Unlimited. Look for more information in this newsletter. It is always a great brunch, full of good friends, and lots of prizes.

Last year we began a partnership with IWS Group for vehicle maintenance agreements. Please ask us if you are interested in adding an extended warranty to your vehicle! This doesn't have to be done when you purchase your vehicle, it can be added on at any time! In this age of technology, it helps to know if something goes wrong that it can be fixed without a lot of out of pocket expense.

Don't forget that your credit union can help protect your accounts if you have to endure identity fraud. For a nominal monthly fee, Sherpa Identity Protection can help solve your identity fraud issues quickly and easily.

As always, we love seeing our members. Please stop by the credit union to visit! We can help with all your financial needs as well as catch up with each other!

~ Amy

### WINNERS!

Congratulations to **Debbie Tray** for winning the Countdown to Christmas raffle and to **Avery Patrick** for winning our Kids Week drawing!

### DORMANT ACCOUNTS

**April 12th** is the transaction deadline for accounts that are 3 years dormant. Pennsylvania laws state that any account that is inactive for 3 years is considered to be escheat or abandoned monies and it must be turned over to the state by the end of business April 15th. Do not let the state take your hard earned money!

**Check your account for dormancy!**

### Holiday Schedule

#### CLOSED:

January 21 - Martin Luther King Jr. Day  
February 18 - Presidents' Day  
May 27 - Memorial Day  
July 4 - Independence Day

#### 9:00 AM - 1:00 PM:

April 19 - Good Friday

### Office Hours

Monday—Friday  
9:00 am—5:00 pm

### Contact Us

phone: 724-864-7469

fax: 724-864-9230

email: [info@norwinteachersfcu.org](mailto:info@norwinteachersfcu.org)

[www.norwinteachersfcu.org](http://www.norwinteachersfcu.org)

This credit union is federally insured by the NCUA and is an equal housing lender.

### Savings Rates

Share Accounts	0.10%	0.10%	APY*
Christmas Club	0.10%	0.10%	APY*
IRA	0.30%	0.30%	APY*
Share Certificate 6 months	0.25%	0.25%	APY*
Share Certificate 12 months	0.50%	0.50%	APY*
Share Certificate 24 months	1.00%	1.00%	APY*
Share Certificate 36 months	1.25%	1.25%	APY*

\*APY - Annual Percentage Yield

### ATTENTION

#### MOBILE BANKING USERS

Beginning Jan. 1, 2019  
Due to federal regulation  
any mobile deposit made  
**must** have the following  
on the back of the check:

- Signature
- For Mobile Deposit
- Account number

### IRA WITHHOLDING NOTICE

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. Your withholding election does not effect the amount of income tax you pay. You may incur penalties under the estimated tax rule if your withholding and estimated tax payments are insufficient. You may be required to pay estimated taxes even if you elect withholding.



## DID YOU KNOW?

We have partnered with IWS to offer affordable and comprehensive vehicle service agreements and GAP insurance!

**Forget the dealership; use US!**

- Low deductible
- Transferable warranty
- Nationwide protection
- Towing
- Car rental
- 60-day cancellation option
- Roadside assistance
- and so much more!

### SHARE THE POWER AND KNOWLEDGE OF SAVING!

It is NEVER too early to start teaching our children the importance of saving! Open a share (savings) account TODAY!

Let us help you guide your children to a brighter, more financially stable future!



#### High School Student Branch

Open: Tuesday/Thursday  
All 3 lunches

#### Hillcrest Student Branch

Open: Thursday  
Activity Period

# 67th Annual Meeting and Brunch

## April 13, 2019

## 9:00 AM

## Banquets Unlimited

Reservations **MUST** be made by **Friday, March 29.**

If you wish to serve on any of the committees, please contact the credit union prior to the meeting.



### Loan Rates

Home Equity up to 60 months	4.25%	4.25%	APR*
Home Equity 61-120 months	4.75%	4.75%	APR*
New Car up to 72 months	3.25%	3.25%	APR*
Used Car 4 yrs. old or older up to 48 months	4.25%	4.25%	APR*
Used Car 3 yrs. old or newer up to 60 months	4.25%	4.25%	APR*
"Steal the Deal" Car loan (call for details)	2.99%	2.99%	APR*
"More Fantastic than Plastic" Consolidation	8.50%	8.50%	APR*
Share Secured (3% above share rate)	3.10%	3.10%	APR*
Signature up to 60 months	12.00%	12.00%	APR*

\*APR - Annual Percentage Rate



### Start fresh in 2019

**Make this the year you pay off those credit cards. Stop paying minimum balances and astronomical interest rates while your balance goes nowhere.**

**Check out our More Fantastic than Plastic loan or our Line of Credit Today!**

**Let us help you in 2019!**