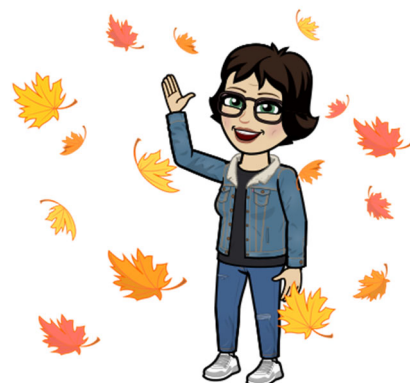


NOTES FROM AMY

Hope everyone is enjoying our beautiful fall foliage and the many activities that surround fall. At your credit union, we have already paid out our annual Christmas Club account. The balance has been deposited to your first share account. Happy Shopping! If you want to talk to us about a Christmas Club, give us a call. Line up for your Christmas Loan Special. Betty has her list and she's checking it twice. Also, please log into our Zoom Annual Meeting on November 3rd. Look forward to seeing you there!

~ Amy



OFFICE HOURS

Monday -Friday
9:00 am — 5:00 pm

CONTACT US

phone: 724-864-7469 fax: 724-864-9230
email: info@norwinteachersfcu.org
www.norwinteachersfcu.org

HOLIDAY CLOSURES

November 11th
November 24th
December 26th

Become a credit union volunteer! If you would like to serve as a volunteer, stop by or call the credit union office today!

**SAVE the
DATE!**

VIRTUAL ANNUAL MEETING
NOVEMBER 3, 2022
6:00 P.M.

E-mail Mandy to sign up:
awagner@norwinteachersfcu.org

SANTA'S LITTLE HELPER LOAN

DON'T LET YOUR HOLIDAY FINANCES TIE YOU UP IN KNOTS!

Borrow up to \$2,000.00 for 12 months

November - 3.99% *

December - 4.99% *

CALL US FOR DETAILS! *APR



LOAN RATES

Home Equity up to 60 month	5.50%	5.50%	APR*
Home Equity 61-120 months	5.74%	5.74%	APR*
New Car up to 72 months	4.99%	4.99%	APR*
Used Car 4 yrs. old or older up to 48 months	5.74%	5.74%	APR*
Used Car 3 yrs. old or newer up to 60 months	5.74%	5.74%	APR*
"More Fantastic than Plastic" Consolidation	8.50%	8.50%	APR*
"Steal the Deal" Auto Special—call for info	3.99%	3.99%	APR*
Signature up to 60 months	12.00%	12.00%	APR*

*APR - Annual Percentage Rate

SAVINGS RATES

Share Accounts	0.10%	0.10%	APY*
Christmas Club	0.10%	0.10%	APY*
IRA	0.50%	0.50%	APY*
Share Certificate 6 months Share	0.25%	0.25%	APY*
Certificate 12 months Share	0.35%	0.35%	APY*
Certificate 24 months	0.50%	0.50%	APY*

*APY - Annual Percentage Yield

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 rules if your withholding and estimated tax payments are insufficient. You may be required to pay estimated taxes even if you elect withholding.