



Tell Me Something GOOD!

Every time you turn on the tv there is something negative thrown in your face. So, lets embrace the good and enjoy a few light hearted stories amidst this global pandemic!

In Columbus, Ohio, a nine-year-old and six-year-old held an impromptu cello concert on the porch of their elderly neighbor who is isolating alone.

When nursing home visitation ceased for one man whose wife was a resident, he didn't let that stop his celebration of their 67th wedding anniversary. He showed up at her room window with balloons and a sign that read: "I loved you 67 years and still do. Happy Anniversary."

For the past few nights, New Yorkers have been cheering on the medical community from their porches and apartment balconies at the 7:00 p.m. shift change.

In Maryland, a mystery resident leaves free bagged lunches for those in need. The lunches are left on a table, under a canopy from 11-1:30 for people to anonymously take.

Our Credit Union in the Community



On March 12th and 13th, just before the COVID-19 shutdown of the schools, we were lucky enough to sponsor two Reality Fairs. We were able to spend each day educating the students in both the 6th and 8th grades about financial responsibility.



A reality fair is a simulation activity where students have a career and starting salary. The tax breakdown and healthcare cost are included. They have a corresponding student loan payment, credit card bill, and credit score. Students are then required to visit each booth and make real life decisions. Where will you live? What kind of transportation will you use? What is the loan cost for that transportation? What cable package will you choose? How much will you eat out? Will you have enough money for the basic needs or will you need to look into a part-time job?



With the help of the PTA members at Hillcrest and the Future Business Leaders of America students from the high school at the middle school (pictured left, top and middle) we were able to educate nearly 800 students on the importance of making sound financial decisions.

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

Closed and Holiday Hours

April 10th - 9:00 am to 1:00 pm
May 25 - Closed

Your credit union shares are federally insured to at least \$250,000.00 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency. We are an equal housing lender.

THE REPORT CARD



Norwin Teachers Federal Credit Union

Spring 2020

Notes from Amy

So how crazy is it that I am communicating with you today with our lobby doors locked and drive-thru traffic only? Never did I ever dream that life would take us on the path that COVID-19 and social separation has done. I miss everyone. Our Annual Meeting, an event that we look forward to every year, has been postponed. The High School Reality Fair had to be put on hiatus until next school year. So many things that are taken for granted when experiencing everyday life have a new way of execution. Do I like it, no, will I survive it, yes. Our mobile way of doing business has been tested. Our resilience has been put to the test also.

I'm happy to say that we have survived quite positively. We are here from 9 to 5, Monday through Friday, to help in anyway we can. Call us and we will make plans for you to come into the lobby to talk with us, if necessary.

Until we meet again,

Amy

AIR HUGS!



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Tell me Something Good

Our Credit Union in our Community

WE MISS YOU ALL!

STAY SAFE!

ACCOUNT UPDATE NOTICE:

We are currently auditing our records. If you receive a letter from Sami, please respond. It is important we have the most up-to-date information for our members.

DORMANT ACCOUNT NOTICE:

By Pennsylvania law, we are required to escheat "dormant" accounts after three years of inactivity. If you have received any notification this year, your account is at risk of being closed and your funds being sent to the state of Pennsylvania. Please check your records and make a deposit!

SHARE 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	0.25%	0.25%	APY*
Share Certificate 12 months	0.50%	0.50%	APY*
Share Certificate 24 months	0.75%	0.75%	APY*

*APY - Annual Percentage Yield

LOAN RATES

Home Equity up to 60 month	4.00%	4.00%	APR*
Home Equity 61-120 months	4.50%	4.50%	APR*
New Car up to 72 months	3.25%	3.25%	APR*
Used Car 4 yrs. old or older up to 48 months	3.99%	3.99%	APR*
Used Car 3 yrs. old or newer up to 60 months	3.99%	3.99%	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*

Be Diligent ... with your Health and Finances

While we are all doing our part to "flatten the curve" of the COVID-19 pandemic, the bad guys are not taking a break. In this time of crisis, we must continue to be diligent about keeping our personal information secure. With more people on video chats, students doing online learning and masses of people needing unemployment benefits, there is a lot of potential for the fraudsters to take advantage.

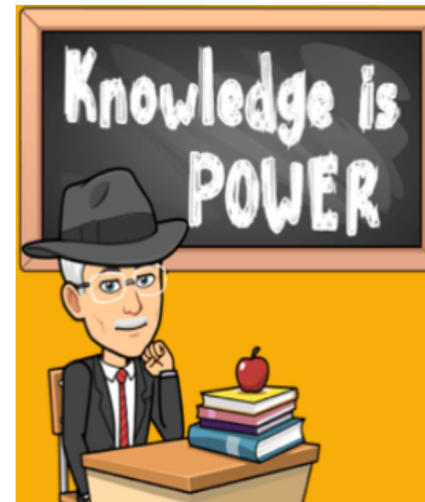
The FBI has reported that scammers are using the COVID-19 pandemic to attempt to steal our money and personal information. As always, do your research before clicking on any link purporting to give information on the virus, while doing online donations, while purchasing products online, or when signing up to receive benefits of any kind.

The most common fraud schemes right now are fake CDC emails. The links within these emails could potentially install malware on your computer where the perpetrators could steal personal information or lock your computer and demand payment.

Phishing emails are another way scammers are preying on people. These emails may be asking you to verify personal information in order to receive benefits, seeking charitable contributions, offering finance relief or airline carrier refunds, and claiming to have cures, vaccines, or test kits.

Just as we are all practicing good personal hygiene during this time, we must also practice cyber hygiene. Do not open attachments or click links if you don't know the sender. Do not give out user names, passwords, or any personal information in response to an e-mail or robocall. Always verify the web address you are typing into your browser. Check for misspellings or wrong domains within a link.

If you believe you are a victim of an internet scam or cyber crime, or if you want to report suspicious activity, please visit the FBI's Internet Crime Compliant Center at www.ic3.gov.



Credit Union History: Meet our Guide

Last quarter we launched our new recurring newsletter segment about the history of the credit union movement. In this newsletter we will get a brief insight into one of our founding fathers, Edward Filene.

Filene was an American businessman (who remembers Filene Department stores?) and philanthropist. He is considered one of the fathers of the U.S. credit union movement because of his world travels which led to his discovery of cooperative banks in rural India. He knew the concept could benefit many Americans, giving them access to loans at reasonable rates and a safe place to save.

Employees at Filene Department Store were able to begin saving and receiving loans through the savings and loan association that Filene began. It later became known as the Filene Employee's Credit Union. He saw a need in the working and lower class for fair loan rates and places to save small portions of money for emergencies.

With help from his friend and fellow philanthropist Roy Bergengren, whom you will meet next quarter, they were able to implement the emergence of credit unions in the United States.

