

Vacation Loan Special

Borrow up to \$2,500 at 9.0% APR* for 12 months

When borrowing \$2,500 for 12 months at 9.0% APR* your monthly payment is approximately **\$219**.

ADD Pagoda Armour Platinum Debt Protection (Life, Disability and Involuntary Unemployment) and your monthly payment is approximately **\$224**. Available until 9/30/2017.

*Annual Percentage Rate to qualified borrowers



Finding ATMs That Don't Charge

Members using Pagoda's VISA check card have access to hundreds of surcharge free ATMs. Do you know where they are located? Here are three easy ways to find them:

Click the ATM Locator on our website www.pagodafcu.org or our mobile app. This link will give you the option to search the cities and counties of Pennsylvania for Non-Surcharging ATM locations. You can also search an Out of State ATM Listing from this link.

Ask for the local listing. We have a listing of the locations in Berks County printed from the ATM Locator. Just ask us for a copy and we will be happy to supply you with one.

Sheetz and Wawa Food Markets offer free ATMs at all of their stores.

Don't get stuck paying unnecessary ATM fees. Use a Non-Surcharging ATM location near you!



HOLIDAYS

Tuesday, July 4 - Independence Day • **Monday, September 4 - Labor Day** • **Monday, October 9 - Columbus Day**

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Ready to Refinance Your Auto Loan?



If you've been thinking about refinancing your auto loan, think of turning to the convenient and painless way to refi with the Credit Union!

Since refinancing isn't for everyone, we're here to help you determine the best path for YOUR situation. For instance:

- **INTEREST RATE**

It is important to know the rate of your current loan versus the rate that is available from the Credit Union. If your current rate is above 5% or 6%, you could be looking at saving hundreds of dollars each year and maybe even thousands over the term of the loan. If the difference at the Credit Union is more than two percent below your current rate, you could save some money. Check with our office to determine the auto loan rate for your vehicle.

- **YOUR CREDIT SCORE HAS IMPROVED**

Perhaps you had a negative rating on your credit report when you purchased your vehicle. As long as you've stayed on top of your finances since then and made all of your payments on time, you may qualify for a better rate.

- **NOT SURE OF YOUR RATE**

Sometimes when caught in the flurry of activity surrounding a vehicle purchase, you may not think to ask about your rate. You may be surprised when you find you could have been saving all along!

- **YOU'VE HAD A FINANCIAL SETBACK**

Life happens in spite of planning and preparing. An auto loan refinance may help reduce your payment and help you through a tough time.

- **YOUR CAR IS LEASED**

If your vehicle lease is about to expire and you still love your car, you probably have the option to buy!

Ready to refi!? Contact the Credit Union today and we'll guide you through the process of determining if this is the right time for you!



AMERICA'S
CREDIT
UNIONS™

Where people are
worth more than money.™

**Download
our App!**





Puffy Pal News

Saving is fun and rewarding at Pagoda!

Coin Saver Program

Stop by the Credit Union for your coin folder. Each folder holds \$5 in quarters. Once yours is full, deposit it into your Pagoda savings account and pick a treat from the treasure chest. Keep filling and depositing and your savings account will continue to grow.



BUCK\$ for A's

June 1 – July 31, 2017

I hope you have all been working hard to make good grades because Pagoda is once again offering Buck\$ For A's. For every course that you receive a final year-end grade of an "A" (or equivalent), Pagoda FCU will deposit \$2 in your savings account (maximum of \$22) if an adult will match that deposit.

Puffy
Happy Saving

Keep Your Home Safe While on Vacation!

- ☼ Ask a friend to help
- ☼ Don't tip off criminals on the web
- ☼ Do tip off the police
- ☼ Secure valuables
- ☼ Close your curtains
- ☼ Use a timer so lights switch on and off
- ☼ Stop your mail or publications



Graduate to the Credit Union

Recently graduated from high school or college? Among all the other life changing events to deal with, have you thought about managing your finances (grim as they may seem!). From deciding where to deposit a first paycheck to finding a Checking Account with the best (and cheapest) options, getting started on your own is a challenge.

At first glance, a bank and your Credit Union may look alike, offering you the same services. But if you take a closer look, you'll find that your Credit Union offers you so much more. Because the Credit Union is not driven by making a profit for an outsider's benefit, we're focused on meeting the needs of our members – that's YOU! Through the right combination of member savings and loans, we offer financial products and services that allow you to manage your money cost effectively, making you a smarter consumer. Since you are a part owner, we have your best interest in mind.

Think of the Credit Union for these important services:

- ✓ **Checking account with check card access**
- ✓ **Mobile Apps and Mobile Deposit for convenience**
- ✓ **Loans for tuition, computers, and your first car**
- ✓ **Credit card that saves money compared to higher-interest cards**
- ✓ **Savings options for vacation, holidays, special events and retirement**

Everybody wants your business, but the Credit Union wants you to graduate with honors! Talk with us about how you can make smart choices before you head off in a new direction.

RATES

The Board of Directors of Pagoda Federal Credit Union has declared that dividends will be paid at the following rates for the 2nd quarter of 2017. All dividends are calculated on the average daily balance.

Saving/Interest Rates

		APR	APY
Share Account	\$100 to \$2,499.99	.03%	.03%
	\$2,500 to \$14,999.99	.04%	.04%
	\$15,000 +	.05%	.05%
Christmas and Vacation Clubs	\$100 to \$2,499.99	.03%	.03%
	\$2,500 to \$14,999.99	.04%	.04%
	\$15,000 +	.05%	.05%
Individual Retirement Accounts Accumulative	\$100 to \$2,499.99	.03%	.05%
	\$2,500 to \$14,999.99	.04%	.10%
	\$15,000 +	.05%	.15%
Share Certificates	12 months	.10%	.10%

(Minimum \$500. Penalty for early withdrawal.)

Loan Interest Rates – effective 6/28/2017

NEW & USED AUTO:

RATE AS LOW AS	MAX TERM	
3.25%	60 mths	2014-2017
3.25%	48 mths	2013-2017 borrowing \$10,000+ up to 60 mths
3.25%	36 mths	2008-2017 borrowing \$10,000+ up to 60 mths
3.50%	72 mths	2016-2017 NEW ONLY

MOTORCYCLE & BOAT:

RATE AS LOW AS	MAX TERM
4.75%	48 mths
5.25%	60 mths

RECREATIONAL VEHICLE:

RATE AS LOW AS	MAX TERM
4.75%	48 mths
5.25%	60 to 72 mths
6.00%	84 to 120 mths borrowing \$40,000+

SIGNATURE:

RATE AS LOW AS	MAX TERM
9.50%	12 mths
9.75%	24 mths
10.00%	36 mths
10.25%	48 mths
10.50%	60 mths

SECOND MORTGAGE:

4.00%	1 - 5 years
5.25%	6 - 10 years
5.75%	11 - 15 years
6.25%	16 - 20 years borrowing \$100,000+

HOME EQUITY LINE OF CREDIT:

Call for current rates

SHARE SECURED:

2.85%

PERSONAL SIGNATURE LINE OF CREDIT:

12.00%

VISA CREDIT CARD:

Due to compliance regulations, call for current rate or check www.pagodafcu.org

Some rates may be subject to change without prior notice.

Loan incentive program may apply to published rates.

Products & Services

Savings and Investment Options

All dividends are calculated on the average daily balance.

Share Savings Accounts - The minimum balance required is only \$5.

Christmas Club - No minimum balance. Penalty for early withdrawal. No required deposit amount.

Vacation Club - Save for any reason. No required deposit amount. No minimum balance. Penalty for early withdrawal.

Share Certificates - \$500 minimum to open. Penalty for early withdrawal.

Individual Retirement Accounts - Traditional, Roth, Coverdell Education Savings Accounts.

Accumulative IRA - Start with \$10 and build at your own pace or make a lump sum deposit. May be payroll deducted where available.

Loan Options

VISA Credit Card - No annual fee, Travel/accident insurance at no cost.

Signature

New and Used Auto

Second Mortgage

Home Equity Line of Credit

Share Secured

Personal Signature Line of Credit

Checking Option

Share Draft/Checking Account

- No minimum balance
- No per check or monthly fees
- Overdraft protection available
- VISA Check Card available

Additional Services

Payroll Deduction

Direct Deposit

Notary Service

Postage Stamps

Money Orders

Cashier Checks

Certified Checks

VISA Travel Money Card

Online Services

eStatements

Bill Payer service

Mobile Banking

iPhone App

Android App

"Skyline" Audio Response

Wire Transfers

Western Union

VISA Gift Card

Mobile Deposit

Membership

Membership is open to anyone who lives, works, worships or attends school in and businesses and other legal entities in Berks County, Pennsylvania. Our policy is also once a member always a member as long as you maintain a balance equal to one share (\$5.00).