



Together We're Better

Attend the Annual Meeting

As a member of the Credit Union, you may already know the many benefits of managing your finances with us instead of another financial institution. But did you know another BIG difference between credit unions and banks all over the world? Here at the Credit Union, you are part owner and may participate in the election of the Board of Directors.

Exercise your right to vote in the election for the new Directors for the upcoming year. Directors, who serve in this role as volunteers, are elected from the membership and are part owners of the Credit Union, just like you! If you are interested in serving the Credit Union membership in this or any other capacity, please contact the Credit Union.

Join us as we celebrate the credit union difference at this year's Annual Meeting!

**Thursday, March 21, 2019
4:15 P.M.**

Credit Union Office

The agenda includes a review of the previous year's financial information, and an opportunity to visit with Credit Union family and friends.

Hope to see you there!

Loan officer Debra Thornburg will be missed



Debra Thornburg, long time employee and loan supervisor at Pagoda, passed away on Tuesday, November 20, 2018.

Debbie came to work for Pagoda in July of 1995 and for the past 23 years has played many roles in the operation of the credit union. For the past 10 years she has served as Loan Supervisor. In that capacity she worked with many of our members to meet all their borrowing needs. She became much more than a loan officer to many members who enjoyed sharing their lives with her as well.

To fellow employees who have worked together for so many years she was more than a co-worker. She was a friend.

We were all shocked and saddened by the sudden loss of a vital part of our credit union family. In memory of Debbie, who was an avid reader, the credit union along with many of its members, made a donation to the Reading Public Library. Thank you so much to all those members who made contributions at the credit union that were passed on to the library.

Debbie may be gone from Pagoda but her impact on all our lives will never be forgotten.

HOLIDAYS

Martin Luther King Day, Monday, January 21 • Presidents' Day, Monday, February 18

BOARD OF DIRECTORS

Sandra Hummel
Chairperson of the Board

Linda Thornburg
Vice-Chairperson

Jessica Shuman
Treasurer

Amy Johnson
Secretary

Debra Guthier
Maria Kantner
Carol Kovach Straka

Supervisory Committee

Linda Thornburg
Chairperson

Phyllis Pizzuto



AMERICA'S
CREDIT
UNIONS™

*Where people are
worth more than money.™*

**Download
our App!**



BUILD YOUR EMERGENCY FUND IN ONE YEAR



We've got a plan to gradually add to your savings with the slightest effort! Give it a try!

Month 1 – Try to reduce your car insurance bill. Although car insurance is a necessity, you don't have to settle for increases in premiums. Start saving each month by shopping around and compare rates at least once a year.

Month 2 – Utilize payroll deduction to pay yourself first. Especially if your direct deposit is already coming to the Credit Union, immediately set aside an amount you won't miss each pay period. \$5, \$10, \$25 or more once or twice a month helps with emergencies or mishaps that put a strain on your budget.

Month 3 – To build your savings, try to earn extra cash this month by bringing in money you don't have to work for. Sites like Paribus and Ebates allow you to sign up for money back on purchases made with select merchants.

Month 4 – Sure, it may be cliché, but sign up for in-store “membership” cards to take advantage of money savings offers, coupons and sales. Many grocery stores, gas stations and other merchants pay out bonuses when you hit a certain purchase amount.

Month 5 – Have you ever considered consolidating your debt? It could substantially lower payments you're already making and help you save more money each month. The Credit Union offers signature loans with a variety of terms that could possibly reduce your monthly payments and save you from higher interest rates.

Month 6 – A number of sites will pay you to read advertisers' emails, sign up for offers and take surveys. InboxDollars offers several short, daily surveys you can take. MyPoints platform lets you earn gift cards for taking polls, answering surveys and other things you do online — a great way to cash in on long lines or an endless commute. You'll earn a \$5 bonus when you complete your first five surveys.

Month 7 – Do you have a pile of unwanted items in a “yard sale” pile? Nearly every community has online yard sales. Earn your extra cash when a buyer comes forward and you make the exchange. Choose to meet up at a nearby municipal building, police station or other designated “safe” area.

Month 8 – Have a spare room? Try to earn an extra \$100 or more by listing it on Airbnb. If you're a good host with a desirable space, you could add hundreds — even thousands — of dollars to your savings account with Airbnb. (Hosting laws vary from city to city. Please understand the rules and regulations applicable to your city and listing.)

Months 9-12 – Regularly check monthly utility bills like phone, cable, and energy, especially when you experience a rate hike, to remove unwanted services or subscriptions that can go unnoticed and cost you a bundle.

After a while, you may start finding ways to save on your own, almost like playing a game. The key is to stash the cash you save to build your bundle for a rainy day!



Puffy Pal News

Saving is fun and rewarding at Pagoda!

Birthday Wishes

Young members of Pagoda FCU enjoy receiving "Happy Birthday" wishes during the month of their birthday. Age appropriate birthday offers are made for items such as beanie animals, first check orders and account deposits. Open an account for your young depositor today!

Start Saving Early

Do you know a child that needs to start a savings account? We have a great program at Pagoda FCU that gives children a piggy bank and a \$5 deposit when an account is opened before their first birthday. Call us to find out what you will need to bring with you to open their account.

Happy Saving!

Another Benefit of Membership from Pagoda FCU

This Year We're Adding Some Happy To The Holidays.

Pagoda FCU members get **\$100 per line** in cash rewards for every new line activated with Sprint® — and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

Already A Sprint Customer?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year starting one year after program enrollment.

C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today! Visit LoveMyCreditUnion.org/Happy to learn more.

What's your New Year's resolution?



Getting your finances in order? Buying a new car this spring? Fixing the roof? No matter what you're planning for 2018, the Credit Union is here to make it happen with rates and terms just for you!

- ✓ **DEBT CONSOLIDATION LOAN** – Pay off those nagging bills and reduce your monthly payments.
- ✓ **NEW AND USED VEHICLE LOANS** – Take advantage of manufacturers' deals and end of model year sales.
- ✓ **HOME EQUITY LOAN** – Fix up, add on, or make a large purchase using the equity you've earned on your home.

Call the Credit Union for more details on any of our loan products, or simply complete an application online or in the office.

Bill Payer Loan Special!

Holiday bills weighing you down this winter? Look to your Pagoda FCU for just the loan to trim that weight off! Our Bill Payer Loan promotion is available January 1 through February 28, 2019. **Borrow up to \$1,500 for a maximum term of 12 months at a low 9% Annual Percentage Rate.** With a rate that low, think

of the money you can save on credit card balances if you pay them off with a Bill Payer Loan from the Credit Union. Call us today for more information or to apply!



Park Your Tax Refund Here!

Have access to your money within a few days by sending your 2018 tax refund to the Credit Union. By listing your Credit Union account and other important information, your refund can be deposited directly into your savings or checking. Call us today for more details.

RATES

The Board of Directors of Pagoda Federal Credit Union has declared that dividends will be paid at the following rates for the 4th quarter of 2018. 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	.25%	.25%

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

Loan Interest Rates – effective 12/11/2018

NEW & USED AUTO:

RATE AS LOW AS	MAX TERM	
3.25%	60 mths	2016-2019
3.25%	48 mths	2015-2019 borrowing \$10,000+ up to 60 mths
3.25%	36 mths	2010-2019 borrowing \$20,000+ up to 60 mths
3.50%	72 mths	2018-2019 NEW ONLY

MOTORCYCLE & BOAT:

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

RECREATONAL 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. Two withdrawals per calendar year without penalty.

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

SecurLock Equip App

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).