

Together We're Better
Annual Meeting Report

The Pagoda FCU Annual Membership meeting was held on Thursday, March 23, 2017 at the Pagoda office in Temple. All who attended enjoyed a late afternoon of information, mingling and great refreshments. The business meeting was called to order by Chairperson Sandra Hummel, who then reported the progress of the Credit Union since the last meeting.

There were five candidates running unopposed, for five positions on the Board of Directors. Therefore, a ballot was cast by the Recording Secretary on behalf of all members to elect the following candidate:

BOARD OF DIRECTORS

- Debra Guthier - unexpired 2 year term
- Amy Johnson - 3 year term
- Maria Kantner - unexpired 1 year term
- Jessica Shuman - unexpired 2 year term
- Linda Thornburg - 3 year term

Thanks to the staff for all the planning and hard work that made this a great time.

Vacation Loan Special

Available 5/15/2017 through 9/30/2017



**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.

*Annual Percentage Rate to qualified borrowers

*Start Saving for
Your Next Adventure*

You can open a Vacation Club account anytime so why not start now. Stash a little something away each pay day and watch your little bundle turn into your next big trip. Use direct deposit for the "out of sight, out of mind" way to fund your next vacation.

Vacation Clubs are accessible to you two (2) times during the year without penalty. So any two times between January and December that you need money from your Vacation Club you can just let us know and you are able to withdraw or transfer funds from that account. There is a penalty for more than two withdrawals per year.

Contact us to open your Vacation Club today!



HOLIDAYS Monday, April 17 - Easter • Monday, May 29 - Memorial Day • Tuesday, July 4 - Independence Day

BOARD OF DIRECTORS

Sandra Hummel
Chairperson of the Board

Linda Thornburg
Vice-Chairperson

Robert Hertzog
Treasurer

Amy Johnson
Secretary

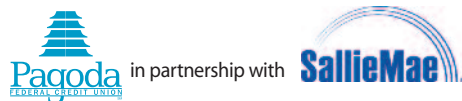
Debra Guthier
Maria Kantner
Jessica Shuman

Supervisory Committee
Linda Thornburg
Chairperson

Phyllis Pizzuto
Catherine Weist

Need help financing next semester?

Smart Option Student Loan[®] by Sallie Mae[®]



The Smart Option Student Loan[®] More options. More Flexibility.

- Competitive variable interest rates from 2.87% APR to 9.91% APR;¹ fixed interest rates from 5.75% APR to 11.85% APR¹
- No origination fees or prepayment penalties

Apply With a Cosigner

If a parent or other creditworthy individual cosigns the loan with you, you may have a better chance of approval.

For more information or to apply visit

salliemae.com/smartoption/pagodafcu.org or call 1-877-279-7172

Pagoda Federal Credit Union is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Current credit and other eligibility criteria requirements apply. ¹ Interest rates for Fixed and Deferred Repayment Options are higher than interest rates for the Interest Repayment Options. You're charged interest starting at disbursement, while in school and during your six-month separation or grace period. When you enter principal and interest repayment, Unpaid Interest will be added to your loan's Current Principal. Variable rates may increase over the life of the loan. Advertised APRs assume a \$10,000 loan to a freshman with no other Sallie Mae loans. WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE © 2017 Sallie Mae Bank. All rights reserved. Information advertised valid as of December 27, 2016.

Encouraging Responsible Borrowing

We encourage students and families to supplement their savings by exploring grants, scholarships, federal and state student loans, and to consider the anticipated monthly payments on their total student loan debt and their expected future earnings before considering a private education loan.



AMERICA'S
CREDIT
UNIONS™

Where *people* are
worth more than money.™

ATTENTION!

ALL ATM/DEBIT CARD HOLDERS – Card Skimming Alert



We have become aware of a significant increase of skimming device fraud perpetrated at convenience store ATMs throughout the entire United States.

Things you need to know to protect your ATM/Debit Card...

- ✓ Always inspect an ATM before swiping your card. If something looks out of place, do not use it and contact the bank immediately.
- ✓ Since skimming devices can be hard to spot, experts suggest putting your hand over the keypad every time you punch in your pin. If there is a camera you cannot see, that should obstruct its view.
- ✓ Experts suggest never using your debit card at gas pumps. They are major targets for skimmers, and devices can be installed inside the door of the pump without the business' knowledge. This kind of device is almost impossible to spot.
- ✓ At retail stores and restaurants, never let your debit card out of your sight. Usually, skimming at those kinds of businesses involve a collusive employee. Keeping a close eye on your card can prevent problems.
- ✓ Regularly monitor your bank account for fraudulent charges or withdrawals. Contact the credit union immediately for any discrepancies.



Puffy Pal News

**Saving is fun and rewarding
at Pagoda!**

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

Sprint

Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

***Make the switch today and save with the
Sprint Credit Union Member Cash Rewards!***

**We Get It!
Your Credit Union
Can Make Your
Life Easier!**

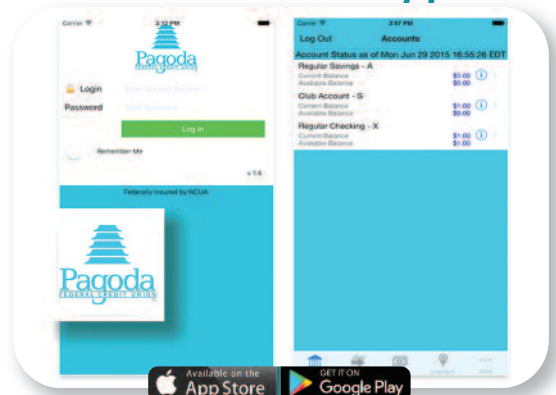


We understand that our members have busy lives! Why not utilize Credit Union services to get you out of our office and into your hands, 24/7!

- ✓ Online Account Access
- ✓ Online Bill Pay
- ✓ Online Visa Card Info
- ✓ Mobile App
- ✓ eStatements
- ✓ Online Check Reorders
- ✓ ATM Locators
- ✓ Verified by Visa
- ✓ Members Financial Services
- ✓ and Much More!

So, relax, kick back in your easy chair because your Credit Union has you covered!

Download our App!



Available on the
App Store

GET IT ON
Google Play

RATES

The Board of Directors of Pagoda Federal Credit Union has declared that dividends will be paid at the following rates for the 1st 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 3/29/2017

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).