



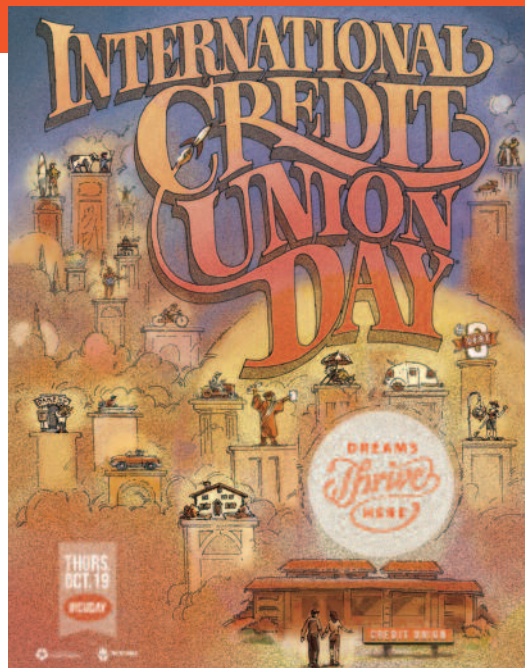
Christmas Clubs

On October 2 the money from your Christmas Club was automatically transferred to your savings account (A) for you to access in person, through online, mobile banking or by audio response. The new clubs started on October 3 for 2018.

Start your Christmas shopping early!

DREAMS THRIVE HERE

Why Credit Unions Are Worth Celebrating



Nearly 100 years ago, one of the founding fathers of the credit union movement, Roy Bergengren referred to credit unions as “a bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the ‘open sesame’ to broader possibilities for himself and his family.”

The theme for International Credit Union Day 2017 is “Dreams Thrive Here” reminds us of how your Credit Union (and all credit unions) are still driven by the original philosophy of

helping people achieve dreams in life. That “people helping people” motivation extends to every facet of a financial relationship – better service, better rates, lower fees, better deals!

Help us celebrate International Credit Union Day as people worldwide recognize the Credit Union Difference!

Enjoy refreshments throughout the day on Thursday, October 19 as we celebrate Credit Union Day!



HOLIDAYS

Columbus Day, Monday, October 9 • Veteran’s Day, Monday, November 13 • Thanksgiving Day, Thursday, November 23 & Friday, November 24
Christmas Day, Monday, December 25 • New Year’s Day, Monday, January 1, 2018

BOARD OF DIRECTORS

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AMERICA'S
CREDIT
UNIONS™

*Where people are
worth more than money.™*

**Download
our App!**



Does Santa Need Some Help?

Apply today for a
CHRISTMAS LOAN
at Pagoda FCU!
Borrow up to
\$2,500
at 9.0% APR for 12 months
Available 10/15/17 – 12/31/17

Get Into the Holiday Spirit

If you enjoy the smells and tastes of the season, the Credit Union has one more sense to add – Good Sense. Look to us for these special services that can make your holidays much brighter.

Holiday Club Savings – set up a separate account to stash your cash for holiday gift giving! Use payroll deduction or automatic transfers to make deposits. What a pleasant surprise you'll find after 12 months of saving up!

Holiday Loans – when you're just not prepared for holiday shopping, look to the Credit Union for low cost signature loans for holiday expenses. Low rates, reasonable terms and the convenience of payroll deduction make holiday loans from the credit union a true gift!

Credit Cards from the Credit Union – Use of convenience of VISA when shopping this season. Your Credit Union offers a great rate and no or low fees.

When you start thinking of the holidays, think of the Credit Union!





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.

Happy Saving!

Thank You Veterans

Each November 11th, Americans honor our country's veterans through special events and recognition. The sacrifices made by countless men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. Let us also keep in mind the sacrifices made by families whose loved ones serve for our benefit.

On this Veterans' Day, and EVERY day, let us thank those heroes who have served their country honorably during war or peacetime and their family members for our benefit. Whether in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.



Holiday VISA Gift Cards!



Need a holiday gift for the person who has everything?

Consider a VISA Gift Card from Pagoda FCU! Special Holiday designs will be available to make your gift just a bit more special! Cards are available in any amount between \$10 and \$500, and may be purchased for a fee of \$3 each.



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



RATES

The Board of Directors of Pagoda Federal Credit Union has declared that dividends will be paid at the following rates for the 3rd 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 10/1/2017

NEW & USED AUTO:

RATE AS LOW AS	MAX TERM	
3.25%	60 mths	2015-2018
3.25%	48 mths	2014-2018 borrowing \$10,000+ up to 60 mths
3.25%	36 mths	2009-2018 borrowing \$20,000+ up to 60 mths
3.50%	72 mths	2017-2018 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. 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

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).