



Tunkhannock Area

OUR CREDIT UNION: A Little “TIGER”!

*A presentation brought to you by the helpful folks at the
Wyoming County School Employees Federal Credit Union*

- **Valuable FRINGE BENEFIT**
- **“Do-it-Yourself” FINANCIAL COOPERATIVE**
- **ONLY in WYOMING COUNTY schools**

A Credit Union IS:



- **A Unique “COMMON-BOND” Financial Institution**
- **NON-PROFIT**
- **operated for the BENEFIT of its owner/members**

Our Credit Union's **COMMON BOND** is:



TUNKHANNOCK



Keystone



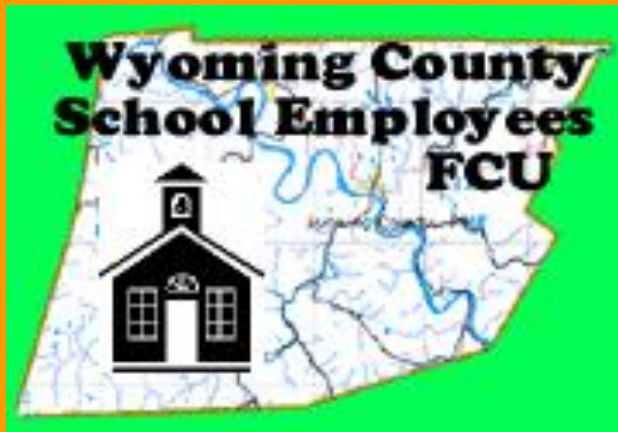
Trail

Our Credit Union IS:

- **Not for Profit . . .**
- **Not for Charity . . .**
- **But for SERVICE!**

Since 1956 . . .

- 1,300 members
- Over \$14,000,000 in assets



*Lackawanna
Trail*

*Keystone
College*

*Tunkhannock
Area*

- Has SERVED its members by offering ORDINARY financial needs

Our Credit Union:



- **Is “OURS”!**
- **Honors the TRUE MEANING of what a “credit union” is!**
- **Seeks no other employee groups!**

ORDINARY

FINANCIAL NEEDS:

- **Savings**
 - Personal
 - Family Accounts
 - Holiday
 - Special
- **Checking**
 - Debit Card
- **Cash Availability**
- **Loans**
 - Personal
 - Auto
 - RV
 - Home-equity
 - Holiday

**TUNKHANNOCK EMPLOYEES
HAVE THE ADVANTAGE OF
PAYROLL DEDUCTION**

**for ALL ACCOUNTS:
SAVINGS, CHECKING, LOANS,
FAMILY ACCOUNTS, CLUBS**

MAKE THE MOST OF YOUR MONEY!

SPRING DIVIDENDS ANNOUNCED			
Split-rate Category		Q1	Q1
\$50,000 - and over		.350%	.350%
\$25,000 - \$49,999.99		.250%	.250%
\$10,000 - \$24,999.99		.150%	.150%
\$300 - \$9,999.99		.050%	.050%
\$ 0 - \$299.99		.000%	.000%
Share-Draft Accounts (Checking)		.025%	.025%
Christmas Clubs—\$100 or more		.025%	.025%

SHARE-DRAFT (CHECKING) ACCOUNT

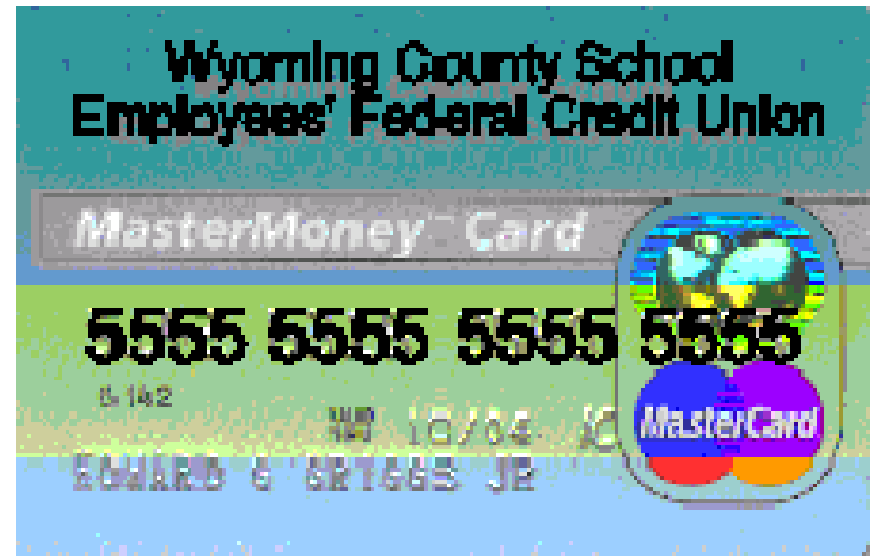
Cost Efficient Advantages

- **no fee if \$100 in *regular* shares account**
- **earns interest**
- **less expensive checks—free for new accounts and members over 55**
- **hardly any fees—‘cheap’ when they occur**
- **ACH/EFT debits & credits**

OUR LOW-COST DEBIT CARDS ARE DYNAMITE!

Want a great *COMPANION* to our nearly-free checking accounts? Grab one of these to allow

- check-free point-of-sale purchases
- access to your funds wherever you are--worldwide!



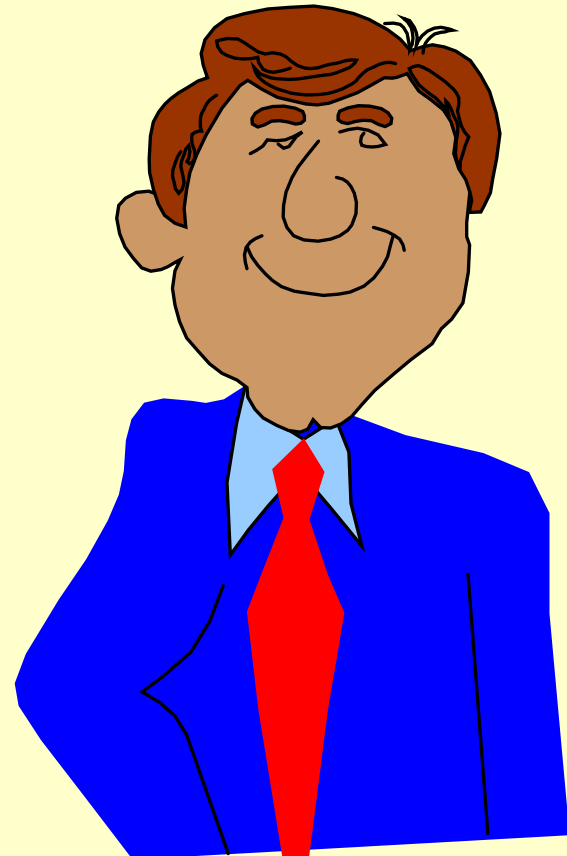
YOUR LOANS

Wait 'til you see . . .

- **LOW Rates ~ as low as 1.8%**
- **Confidential, Prompt SERVICE**
- **Actuarial Method**
- **“Exact”/“Government” year**
- **FREE or cheaper insurance**

YOU ENJOY . . .

- **Payroll Deduction**
- **Member Education**
 - **NADA**
 - **AIS New-Car Invoice**
- ***“Zero-pressure”***
Loan Quotes



MONEY \$AVER\$!

- **discount movie tickets—Dietrich & Cinemark**
- **discount coupons for Knoebels'**



and OTHER FREEBIES!

- **Fax Service**
- **Notary Service**
- **Courtesy Loan
Payment Transfers**



OUR CREDIT UNION IS VERY UNIQUE!

- **NON-PROFIT, our PROFITS GO BACK TO OUR MEMBERS!**
- ***FREE* LIFE INSURANCE**
- ***FREE* LOAN-PROTECTION INSURANCE on many loans-- the “debt dies with the debtor”**

FREE LIFE INSURANCE

On all deposits in regular share accounts, members receive--in an amount equal to their account balance--a FREE LIFE INSURANCE benefit up to \$3,000.

FREE LOAN PROTECTION INSURANCE

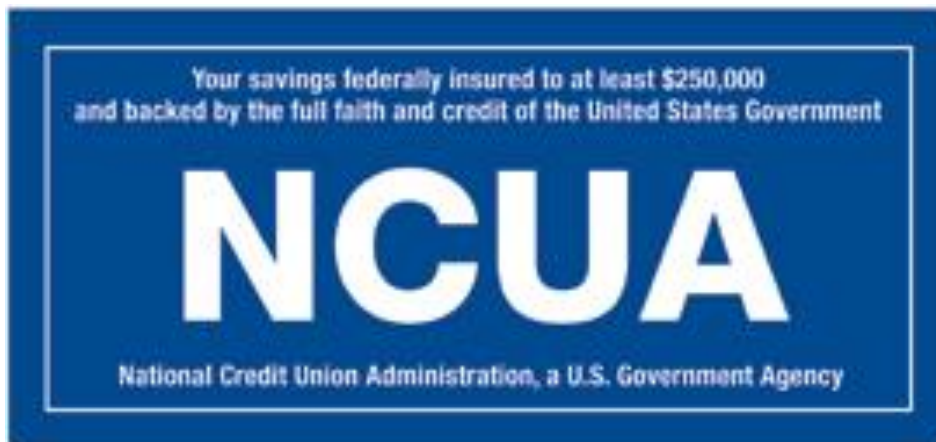
For many loans, the borrower (if working and under age 70) has *FREE LIFE INSURANCE* on the loan . . . which could be hundreds of dollars at other financial institutions. The current maximum on this protection is \$15,000.

AUTO and HOME INSURANCE Savings

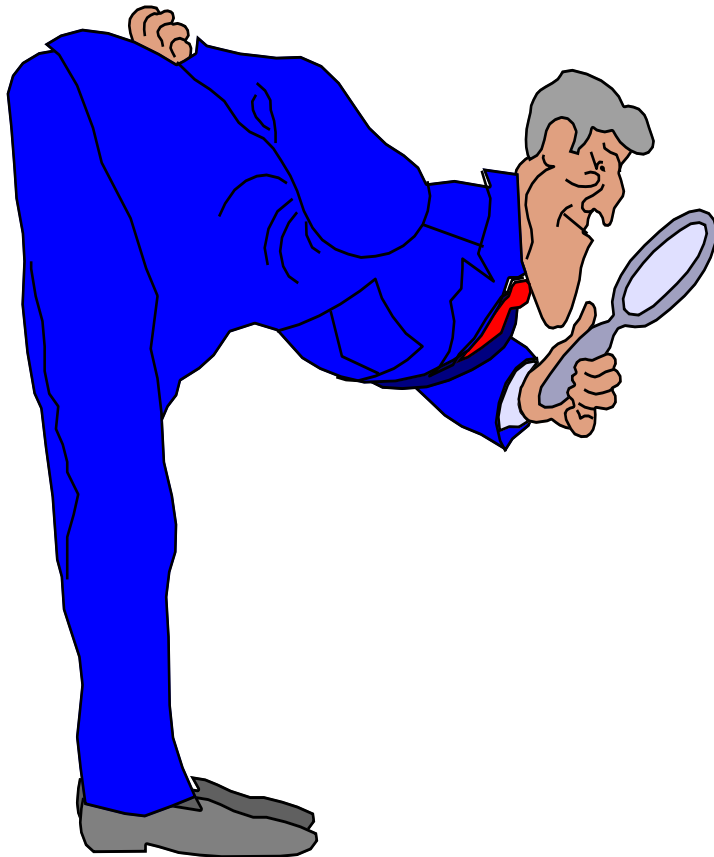
- **Travelers Auto & Homeowners**
 - **Discount for members**
 - **Direct debit from share-draft (checking) account for convenient monthly payment**



Are your funds SAFE?



Credit Unions are also **SAFE** because:



- **All federally-chartered credit unions are regularly audited by NCUA examiners.**
- **All credit unions have Supervisory Committee audits annually.**

**Are you ready for
a CHALLENGE
QUESTION?**



OK; here goes . . .

In our present society, a relationship with a single bank or credit union is

- a) Absolutely necessary
- b) Not necessary at all
- c) There are too many options; not sure; I guess I don't evaluate my financial services too well

If you answered . . .

- a) "Absolutely necessary," you're comfortable having "all your eggs in one basket," no matter what the cost. The big lush brick buildings are built on this premise.
- b) "Not necessary at all," you're a wise consumer. You're happy with a credit union or bank where the basic services are dirt cheap; and you know there are many options available elsewhere for your extraordinary financial needs.
- c) "Not sure," you may want to reconsider and start saving some money!

EXTRAORDINARY NEEDS?

- Loans
 - First Mortgages
 - Business Loans
 - Credit Cards
- Savings
 - CD's
 - Savings Bonds
 - Annuities



For example, if you're looking for a first mortgage . . .

- o Check the mortgage comparisons in local newspapers such as *The Times Leader*.**
- o Call around for the best terms.**
- o Consider an internet site such as those in the links at our web site.**
- o Use free calculators found in links at our web site, too—you enter term, rate, points, closing costs, and so forth.**

Or, if you're looking for the best deals on CREDIT CARDS . . .

**Kiplinger's
Personal Finance
magazine
March '13**

LOW-RATE CREDIT CARDS

Issuer	Rate as of Jan. 4*	Annual fee	Late fee	Web site (www.)
First Command Bank (P)	6.25%	none	\$25†	firstcommandbank.com
Lake Michigan Credit Union (P)	6.25	none§	25†	lmcu.org
Simmons First Bank Visa (P)	7.25	none	25†	simmonsfirst.com

AIR-MILES CARDS

Issuer	Rate as of Jan. 7*	Annual fee	Miles needed for ticket	Web site (www.)
Simmons First Travel Rewards (P)	9.25%	none	25,000‡	simmonsfirst.com
Capital One Venture	13.90	\$59#	@	capitalone.com
U.S. Bank Flexperks Travel Rewards	13.99	49#	20,000‡	usbank.com

Rates are adjustable. *If you do not qualify for this rate, issuer will offer a higher-rate card. (P) Platinum. (G) Gold. §Must be a member of the credit union. †\$35 if late more than once in six months. ‡Value \$400. #Waived for the first year. @Multiply ticket price by 100. SOURCE: Bankrate.com. Banks may offer lower introductory rates.

And, if you're looking for the best rates on CD's . . .

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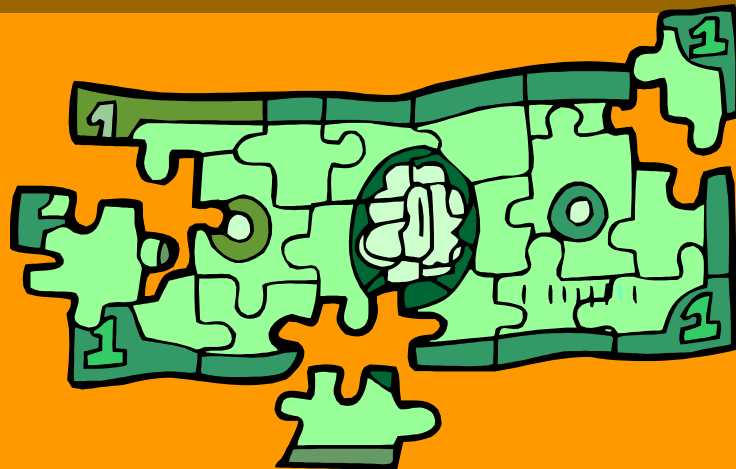
TOP-YIELDING CERTIFICATES OF DEPOSIT

1-YEAR	Annual yield as of Jan. 1	Min. amount	Web site (www.)
1. ableBanking (Mass.) [†]	1.05%	\$1,000	ablebanking.com
2. Colorado Federal Savings Bank (Colo.)	1.05	5,000	coloradofederalbank.com
3. CIT Bank (N.Y.) [†]	1.05	25,000	bankoncit.com
4. Ally Bank (Utah.) [†]	1.00	none	ally.com
NATIONAL AVERAGE	0.28%		

5-YEAR	Annual yield as of Jan. 1	Min. amount	Web site (www.)
1. Nationwide Bank (Ohio) [†]	1.80%	\$1,000	nationwide.com
2. CIT Bank (N.Y.) [†]	1.80	1,000	bankoncit.com
3. Barclays Bank (Del.) [†]	1.70	none	banking.barclaysus.com
4. Discover Bank (Del.) [†]	1.65	2,500	discoverbank.com
NATIONAL AVERAGE	0.90%		

[†]Internet only. SOURCE: © 2013 Bankrate.com, a publication of Bankrate Inc., 11760 US Highway 1, N. Palm Beach, Fla. 33408 (800-327-7717, ext. 11410; www.bankrate.com/kip).

THERE YOU HAVE IT:



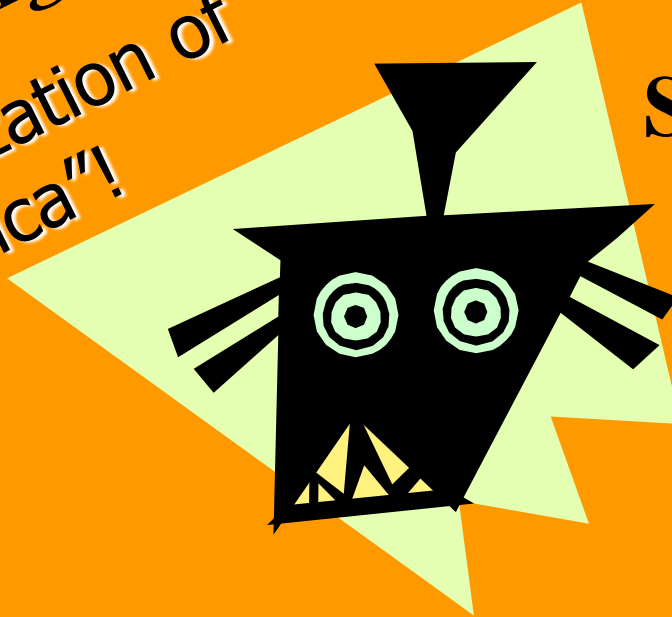
**... a puzzle solved
~ with the help of
your credit union!**

So, now that you can be IN CONTROL, why not . . .

- ✓ Find BASIC services at the *lowest cost* ~ (We can help!)
- ✓ Shop around for the best deal in your extraordinary financial needs.
- ✓ Use your credit union to help you when you shop around!

You'll be happy to know . . .

We're fighting the
"De-humanization of
America"!



So, when you call,
you'll get a
PERSON
. . . not a
phone menu!

At your service . . .

Two convenient locations

Factoryville Office
99 College Avenue



Tunkhannock Office
130 North Bridge Street



ANY QUESTIONS?

Call either of our offices at

945-4000

or

836-4809

And talk with

Debby Oakes

Jeanne Wisnosky

Pearl Pierce

Connie Adams

So, there you have it!

“ORDINARY” FINANCIAL SERVICES;

but with

“EXTRAORDINARY”

PERSONAL

SERVICE!

Not a member yet?

If you're ready for some

“EXTRAORDINARY” PERSONAL SERVICE,

It's EASY TO JOIN

- **Call 836-4809 or 945-4000**
- **Stop by either office**

From Tunkhannock to Evans Falls to Mill City to Mehoopany . . .



... our
CREDIT UNION is a:

**GREAT
PLACE
for**

COOL CATS!

