

# Peru Federal Credit Union

## Fall Newsletter

700 Bear Swamp Rd  
PO Box 565  
Peru, NY 12972

**Opening Oct. 15<sup>th</sup>**  
2499 Route 9N  
PO Box 786  
AuSable Forks, NY 12912

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www.perufcu.com  
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### A Message From Your Manager



WOW! Time flies when you're having fun!

This past spring, construction began on our new branch location in AuSable Forks on Route 9N. With finishing touches being done in the next couple of weeks, we are scheduled to open on Monday, October 15<sup>th</sup>. We will welcome everyone with a ribbon cutting ceremony at 8:30 am and invite you to join us for coffee and snacks after.

Peru Federal Credit Union looks forward to providing you and your families with exceptional member service, economical financial products and convenient services.

As always, we value your membership, and hope you will stop in and visit our new branch soon. Please feel free to email me @ [mpope@perufcu.com](mailto:mpope@perufcu.com) or call me with comments, suggestions or questions.

Maggie

#### Share Rates

APR	APY
0.25%	0.25%

#### Certificate Rates

	APR	APY
12 mo.	0.50%	0.50%
24 mo.	1.00%	1.00%
L/S 12 mo.	0.50%	0.50%

#### Office Hours Lobby:

Monday – Friday  
8:30 am – 4:00 pm

#### Drive Thru

Monday – Wednesday  
8:00 am – 4:00 pm  
Thursday & Friday  
8:00 am – 5:00 pm

#### Dates of Closing

Monday, October 8<sup>th</sup>  
Monday, November 12<sup>th</sup>  
Thursday, November 22<sup>nd</sup>  
Friday, Nov. 23<sup>rd</sup> Open 8:00 – 2:00  
Mon., Dec. 24<sup>th</sup> Open 8:00 – 12:00  
Tuesday, December 25<sup>th</sup>  
Wed. Dec. 26<sup>th</sup> Open 9:00 – 1:00  
Mon., Dec. 31<sup>st</sup> Open 8:00 – 12:00  
Tuesday, January 1<sup>st</sup>



Pay your loan payment  
securely online.

Go to [www.perufcu.com](http://www.perufcu.com)  
Click on "Loan Pay"

**\*Opening Late\***  
**Monday, October 15<sup>th</sup>**

We will be opening at  
**11:00 am**

So our staff can attend the  
**Ribbon Cutting Ceremony**  
at our AuSable Forks Branch!

Effective  
**October 16<sup>th</sup>**  
Our lobby will be  
open 8:30 – 4:00  
**Monday - Friday**

## Happy Birthday Credit Union Day!

Thursday, October 18th is International Credit Union Day, and this year is the 70th anniversary of the celebration of the credit union difference.

Since 1948, the third Thursday of October has been set aside to recognize the role credit unions play in improving the lives of their members. It's a day to look back, look around and look ahead as we honor our past, take stock of the present, and prepare for the future. It's also a great day to say "thank you" to you, our member-owners, for your participation in the credit union, your nonprofit financial cooperative. As you take advantage of all the benefits of belonging, you're not only helping yourself, but helping your fellow members. That's the reason credit unions exist, and that's worth celebrating.



# international CREDIT UNION DAY

Thursday, October 18, 2018

Come help us celebrate **Credit Union Day!**

Join us in Peru or AuSable!

Thursday, October 18<sup>th</sup>

**\*PRIZES\***

**\*SNACKS\***

## Share the benefits of CREDIT UNION MEMBERSHIP

Friends don't let friends, nor their family members, pay too much for financial services. That's why you'll want to share with them

the benefits of belonging to the credit union. Here's where they will not only find competitive rates on savings and loans, but a variety of products and services to help them manage their personal finances. While for-profit financial institutions have their shareholders to answer to, the credit union is a not-for-profit financial cooperative that exists only to serve its members. So please pass the word about the credit union difference. Your friends and family will thank you for helping them discover that difference and how it can help them achieve their financial goals. For more information about sharing the benefits of membership, visit our website or contact the credit union.

## Plan Ahead This Season With A Holiday Loan

Did you find yourself a bit short on cash last holiday season? Are you looking for an affordable way to plan ahead for this year and cover the extra costs that the winter season brings? A Holiday Loan may be your answer! Our Loan Special will help take the worry out of funding the holidays, giving you more time to enjoy the spirit of the season.

Stay Tuned for our Holiday Loan Special!

## Christmas Club Accounts

On October 5, 2018 the funds will be transferred to your primary share account. If you wish to have your funds transferred to your checking, etc please call the office.

Don't have a Christmas Club? Open one today so you can start saving for next year!

## Share Certificate Special

1.00% APY

24 Months

\$500 minimum deposit

\*Current share certificates are not eligible for special unless they are due to be renewed\*

The Board of Directors and Staff would like to welcome

BETH HANLEY and JOY GOOD

To our Supervisory Committee



Simplify your life.....

## e-Services

## Save the Date!

Annual Dinner Meeting

May 11, 2019

Harmony Golf Course

## the LAST Word

Knowledge comes from learning. Wisdom comes from living.