

# Fall Newsletter

## A Message From Your Manager

It's that time of year for attending autumn festivals, Harvest dinners, leaf-peeping and other family events – if any of these events are on your list of things to do, be sure to support your local shops and communities – we appreciate you!

I am sure you have all heard the great news by now – yes, #TeamPFCU will be opening a branch in Keeseville. The location will be across from Arnold's Store at 187 Pleasant Street – we are hoping for a mid-November opening. While there will be no drive thru – we will have a 24/7 ATM. We will keep you updated as more information is made available.

Please join us at both our Peru and AuSable Forks Branches on Oct. 17<sup>th</sup> for refreshments and light snacks as we celebrate Credit Union Day. We will also have giveaways, raffles and a lottery fundraiser to help our local community.

If you have any questions, comments or suggestions – my door is always open. Please feel free to call, stop in or email me @ [mpope@perufcu.com](mailto:mpope@perufcu.com).

~ Maggie

## Psst: Pass the Word About The Benefits Of Belonging

Do yourself and your friends and family a favor: Spread the word about the benefits of belonging to the credit union. It's good for you because as the credit union grows we are able to offer even more products and services that help you reach your financial goals. It's good for your family and friends because they'll likely get a better deal when they borrow, pay fewer fees, and earn competitive rates on savings as well. That's because the credit union exists for only one reason and that is to help our members. Thank you for your membership and when you share how the credit union can be of service to your friends and family, we think they'll thank you as well. Simply send them our way and we'll take care of the rest.

Anyone who lives, works, worships, attends school, or volunteers in Clinton or Essex County can join our Credit Union Family!

## Share Rates

	<u>APR</u>	<u>APY</u>
	0.35%	0.35%

## Certificate Rates

	<u>APR</u>	<u>APY</u>
12 mo.	0.50%	0.50%
24 mo.	1.00%	1.00%
L/S 12 mo.	0.50%	0.50%
36 mo.	2.019%	2.03%

## Dates of Closing

- October 14<sup>th</sup> – Closed
- November 11<sup>th</sup> - Closed
- November 28<sup>th</sup> – Closed
- December 24<sup>th</sup> – Closing at Noon
- December 25<sup>th</sup> – Closed
- December 31<sup>st</sup> – Closing at Noon
- January 1<sup>st</sup> – Closed

Be sure to check our website and online banking app for updates.

## Starting Nov. 7<sup>th</sup>

The drive thru in *AuSable Forks* will be open **8:00 am – 4:00 pm** Thursdays.

### Peru Branch

700 Bear Swamp Rd, PO Box 565  
Peru, NY 12972  
Phone: 518-643-9915  
Fax: 518-643-8903  
Email: [info@perufcu.com](mailto:info@perufcu.com)

### AuSable Forks Branch

2499 Route 9N, PO Box 786  
AuSable Forks, NY 12912  
Phone: 518-825-2265  
Fax: 518-825-2268  
Email: [info@perufcu.com](mailto:info@perufcu.com)

### Hours

Lobby Hours  
8:30 – 4:00 Monday - Friday  
Drive Thru  
8:00 – 4:00 Monday - Wednesday  
8:00 – 5:00 Thursday & Friday

For every season, every reason



We have a loan for that

You may think of the credit union as the best place to get a loan for new wheels. And you'd be right. But it doesn't stop there. We have loans for every season, and every reason. Do

your scholars need new computers before they head off to school? Check. Thinking of a taking the family on a ski trip or a cruise to the Caribbean this coming winter, and need a vacation loan? Check. Planning to update the kitchen or add a man cave and need home improvement financing? Check. Want to clear up high interest rate credit card bills with a consolidation loan? Check. Snowmobile, personal watercraft, boat, or recreational vehicle on your wish list? Check. Help with holiday expenses? Check. Major toothache necessitating a trip to the dentist? Check. The credit union is here to help with all of your financing needs. That's why we're here. Call, click, or stop by.

### Direct Deposit: Faster And Safer

If you have a regular recurring payment, there's lots of reasons to say "yes" to Direct Deposit, all because of many "no's" There's no waiting for your funds to arrive in the mail. The money is available in your credit union account as soon as the issuer completes the transaction. That means there's no trip to the credit union to cash your check. Direct Deposit is not only faster, but it's safer, too. No worries about that check getting lost in the mail or stolen from your mailbox. It's one of life's greatest conveniences. Say "yes" to Direct Deposit so you don't miss out. Simply contact the check issuer for the authorization form to provide your credit union's routing and account number. If you need help with the form, contact the credit union. We'll be happy to assist you.

### Thanking Our Credit Union Volunteers

"One of the greatest gifts you can give is your time." At Peru Credit Union we realize the truth in this sentiment when we reflect on the important role of our volunteers. Without the hard work of these dedicated men and women, our co-op would not be the successful financial institution that we have all come to know and love.

Whether fulfilling roles on the Board of Directors or Supervisory Committee, or elsewhere within Peru all of our volunteers are vital and invaluable. Despite being busy with their own lives and families, our volunteers give their time, knowledge, and skills to maintain the quality of our credit union, in turn bettering the lives of our members and furthering the global credit union movement.

Please take this opportunity to help us thank our volunteers for their loyalty to Peru Credit Union and their commitment to our community. To our volunteers: your time is our greatest gift, and we thank you for giving it so freely - continue the wonderful work!

### Your CU Is At Your Fingertips With Online Banking

Want to see if a check has cleared or what your checking account balance is? Transfer some funds? Make a loan payment? Now in a matter of a few taps, clicks, and keystrokes you can make a virtual trip to the credit union, and you can do it anytime you're online - 24/7/365. No worries about rushing out the door before our doors close or making a special trip to the credit union. Of course, we are always happy to see you, but we know that our hours don't always match up with your schedule and that driving to the credit union is just one more thing in your busy day.

So if you haven't signed up yet, what are you waiting for? If you need help, drop by the credit union and we'll have you connected in no time. You'll soon wonder how you ever lived without the convenience of online banking.

### Happy International Credit Union Day

It's time to celebrate International Credit Union Day! Thursday, October 17th, marks the 71st anniversary of the global recognition of credit unions and their unique place in the financial arena. The credit union is where you belong. It exists to benefit you because you are a member-owner. That means any profits are returned to you in the form of better rates and improved services. Because your credit union is a financial cooperative, you can trust the credit union is on your side, not that of a few shareholders who are only interested in the bottom line. So here's to all the good credit unions around the world do for their members. International Credit Union Day is a great time to check out all the ways the credit union can help you reach your financial goals. Stop in or visit our Website to find out all the benefits of belonging.

## the LAST Word

Challenges make life interesting. Overcoming them is what makes life meaningful.

### SHARE CERTIFICATES



It's a great time to grow your savings