

PFCU PERU FEDERAL CREDIT UNION

Spring Newsletter

A Message from Your Manager

Spring has sprung! Now let's hope for some nice weather.

This year we have lots of things going on – please check out our website and our Facebook page to stay updated on special events and programs we will be announcing.

We are proud to announce that Abbey Daggett has been promoted to Branch Manager of our AuSable Forks Branch and Morgan Kowalowski to Branch Manager of our Peru Branch. Please help me in congratulating them.

We are very happy to report that we have earned a very positive and successful federal examination performed by the NCUA.

A special thanks to our Board Members, Supervisory Committee and Staff for their dedication and professional service to our credit union. We are "People, Helping, People" and appreciate the opportunity to serve you.

~ Maggie

2019 Annual Dinner Meeting

Saturday, May 11th

Harmony Golf Course

5:00 Cocktails | 6:00 Dinner

Prime Rib \$15/person

Stuffed Chicken Please RSVP

Baked Salmon by May 1st

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%
36 mo.	2.019%	2.03%

Dates of Closing

Fri. April 19th – Closing at 2:30

Mon. May 27th - Closed

Celebrating 56 Years of Service

Share Certificate
Special

2.019% APR

36 Months

\$1,000 Minimum



Pay your loan payment
securely online.

Go to www.perufcu.com Click
on "Loan Pay"

Peru Branch

700 Bear Swamp Rd, PO Box 565
Peru, NY 12972
Phone: 518-643-9915
Fax: 518-643-8903
Email: 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

Hours

Lobby Hours

8:30 – 4:00 Monday - Friday

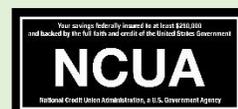
Drive Thru

8:00 – 4:00 Monday - Wednesday

8:00 – 5:00 Thursday & Friday

www.perufcu.com

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Happy 110th Birthday Credit Unions

Credit Unions have come a long way since mill workers in Manchester, NH chartered the first

U.S. credit union in 1909 in order to pool their savings and make loans to each other. That credit union, St. Mary's Bank, now serves 106,000 members. Nationwide, some 5,600 credit unions provide a wide range of financial services to 118 million members. As a credit union member, you not only help yourself to a brighter financial future, but also help your fellow members. Your savings are used to fund loans, and the interest you pay on loans helps keep the credit union financially viable. The more you participate in all of the benefits of belonging, the more productive your credit union can be. That will help us continue to serve you and to celebrate our birthday year after year.

Tax Time = Financial Checkup Time

Don't file that folder stuffed with all of your tax-time documents just yet. With many of your money-related items in one spot, it's the perfect time for a financial checkup. Start by taking an inventory of your assets: share savings and certificate accounts, any mutual funds or stocks, savings bonds, vehicles, home and so on. Then determine your liabilities: credit card balances and any loans. Now examine your expenses: Are there areas where you can cut back? For example, are you eating out often? Are you paying a high interest rate on a credit card? Is it time for a Credit Union Consolidation Loan or a balance transfer? Look on the income side as well. If you are receiving a big tax refund, it likely means you are withholding too much. No reason to give the government the use of your money all year! Remember, a yearly financial checkup is as important to your financial fitness as an annual visit is to your doctor is to your physical health.

Easy, Painless Ways to Pinch Pennies

If your 2019 New Year's resolution to save money has become a dim memory, there's no time like the present to get back on track. Start by remembering why you want to save, be it a down payment on a house or a vehicle, vacation, retirement or college fund. If you begin with the end in mind, you'll improve your chances of success. Here are some easy, painless ways to pinch those pennies:

- * **DYI:** the more things you can do yourself, the more you'll save. Even simple things like brewing your own coffee and avoiding convenience foods can save you a bundle.
- * **Watch out for recurring payments.** Out-of-sight, out-of-mind can wreak havoc on your saving plan. Scan your credit card statement and make sure you're still using all those services you've signed up for. For example, can you stream videos instead of paying for cable or satellite television services?
- * **Buy used when you can.** Thrifting is not only better for your wallet, it's better for the planet. For example, new vehicles depreciate in value the moment you drive off the dealer's lot. Buying a reliable used car can save you thousands.
- * **Bookmark websites that can help you shop wisely:** www.retailmenot.com, www.pricegrabber.com, and www.camelcamelcamel.com (free Amazon price tracker) are a few examples.

Have you Moved?

Sunny skies and springtime flowers are often synonymous with moving day. If the change of season is ushering in a change of address for you and your family, remember to let us know. It's our job to keep you informed, and your financial information safe and secure, but we must have your current information on file in order to do so. In addition to address changes, let us know about any phone number or email address updates as well.



Have you MOVED?

Please keep your
Credit Union updated

How to Reactivate Your Dormant Accounts

Are you planning to do some financial spring cleaning this season? Then there's no better time to take stock of any old accounts that may have fallen by the wayside. If you have an account that's been inactive for over a year, it is considered dormant, and could actually be costing you money.

The good news is that reactivating your dormant account is as easy as 1-2-3.

To update and activate your account, simply:

1. Make a deposit into your Primary Share (Savings) Account
2. Make a withdrawal from your Primary Share (Savings) Account
3. Authorize Direct Deposit from external sources such as payroll or social security

ATM

Convenient access to cash anytime

NIGHT DEPOSITORY

A convenient and secure solution

