

# PERU FEDERAL CREDIT UNION

## SUMMER NEWSLETTER

Happy Summer Everyone,

I hope everyone is well and being safe during these unprecedented times. TeamPFCU continues to practice social distancing, constant cleaning of our branches and mask wearing during the COVID-19 pandemic. Please be sure to wear your masks when entering any of our branches or use the Drive-Thru.

Plans to build the third branch in Keeseville on Front Street are under way. We are very excited to bring our services to current and new members in the Keeseville and surrounding communities.

If you should have any comments, suggestions or questions, please feel free to give me a call or email me at [mpope@perufcu.com](mailto:mpope@perufcu.com).

~ Maggie

## Annual Meeting & Member Appreciation Picnic

Tuesday, August 25<sup>th</sup>

12:00 - 2:30

Located at our Peru Branch

Free lunch provided by The Dogfather

Please RSVP by August 20<sup>th</sup>

All branches will be closing at noon

Please practice social distancing and wear a mask until seated

## SHARE RATES

APR	APY
0.15%	0.15%

## CERTIFICATE RATES

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

## DATES OF CLOSING

August 25<sup>th</sup> – @ Noon

September 7<sup>th</sup> – Closed



We've got an APP for that!



BluePay

Pay your loan payment  
securely online.

Go to [www.perufcu.com](http://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](mailto:info@perufcu.com)

#### Lobby Hours

8:30 – 4:00 Mon. – Fri.

#### Drive Thru

8:00 – 4:00 Mon. – Wed.

8:00 – 5:00 Thurs. & Fri.

[www.perufcu.com](http://www.perufcu.com)

### AuSable Forks Branch

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

#### Lobby Hours

8:30 – 4:00 Mon. – Fri.

#### Drive Thru

8:00 – 4:00 Mon. - Thurs

8:00 – 5:00 Friday

Find us on Facebook & Instagram

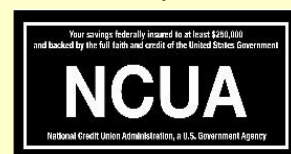
### Keeseville Branch

187 Pleasant St. Suite  
Keeseville, NY 12944  
Phone: 518-825-1354  
Fax: 518-825-1361  
Email: [info@perufcu.com](mailto:info@perufcu.com)

#### Lobby Hours

8:00 – 4:00 Mon. – Thurs.

8:00 – 5:00 Friday



### Fee Structure – Effective March 14, 2020

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Computer transfer of funds from A Share account to Share Draft account. This fee will be applied against your Share Draft	
Account (s) per draft.....	\$3.00
Phone Transfer Fee.....	N/C
Draft printing - price depends on style of Drafts ordered.	
Certified draft .....	\$5.00
Deposited Checks (and other items) returned Unpaid.....	\$30.00
Loan overdraft protection (per access)	\$3.00
Non-sufficient funds item (each).....	\$30.00
Account research (min. charge \$5.00) per hour	\$10.00
Account balancing assistance (min. charge \$5.00) per hour .....	\$10.00
Stop payment - member share draft.....	\$30.00
Stop payment - Credit Union check .....	\$30.00
Wire Transfer	
Incoming.....	\$30.00
Outgoing .....	\$30.00
International Wires- Incoming or outgoing .....	\$50.00
Photocopy .....	\$0.50
Copy of draft	
Less than 1 yr old .....	\$3.00
Over 1 yr old.....	\$5.00
Share draft account fee (monthly) .....	\$3.00
Business Account (monthly).....	\$5.00
Student Account (monthly).....	Free
e-Statement enrollment.....	Free
Foreign Check Deposit fee.....	\$15.00
Fax (outgoing) .....	\$1.00
Each additional fax page.....	\$0.50
Protesting of a check .....	\$25.00
Visa Debit/Check Card - Unlimited ATM cash Withdrawals per month.....	N / C
Debit Card Replacement Fee.....	\$10.00
Acct. Negative/Visa Debit Check card fee – Business Accounts	\$30.00
Previous year (s) Statement .....	\$5.00
Credit Union Check made out to Member.....	N/C
Credit Union Check made out to a 3 <sup>rd</sup> Party....	\$1.00
Dormant Account fee (monthly).....	\$5.00
Visa Gift Card Fee.....	\$2.50
Visa Travel Card.....	\$5.00
Account Negative Fee - monthly.....	\$5.00
Bill Pay Inactivity Fee –.....	N/C
Loan Late Fee – 10 day grace period.....	\$15.00

### Our Refer a Friend Program is back!

Refer a friend to PFCU and you both will be entered to win a \$25 deposit into your savings account!

You both will receive:

- 1 entry when the new member opens a savings account
- 1 (additional) entry when the new member opens a checking account

Drawing will be held on the last day of each month  
Each member/new member “pair” can only win once

### Wake Up Your Dormant Accounts

It's nice to find some cash tucked into the pocket of your spring jacket or squirreled away in an old wallet. But don't forget about accounts you have at the credit union or other financial institutions. If you're not using the account, after a certain time period, you may be charged inactive fees. Eventually, if you don't respond to attempts to find you and there are funds remaining, the money will be turned over to the state treasury, a process known as escheatment. If you think you might have unclaimed funds, visit [missingmoney.com](http://missingmoney.com) to start your search-and-claim process. The site is endorsed by the National Association of Unclaimed Property Administrators and the search process is free.

You can avoid losing track of your money by keeping your account active - depositing and withdrawing funds or setting up an automatic transfer or scheduled payment. Also, make sure your contact information is up-to-date.

### Paying Bills Made Easier

"I love to pay my bills," said no one ever. While we can't promise that you'll ever love or even like paying your bills, that chore has never been easier. When you use online bill pay from the credit union, you can get the job done quickly and efficiently. So instead of searching for your checkbook, pen, and a stamp, you can simply go online to the credit union's website. Log in to bill pay and with a few clicks and keystrokes, you're done. You can pay bills in a timely fashion by scheduling them to arrive when they are due. In other words, you can log in on the first of the month to schedule all of your payments, even if some are not due until say, the third week of the month. Signing up for bill pay is easy, too. Just follow the prompts or contact the credit union.

### Keep On Top Of Your Credit Report

With data breaches becoming more common than not, it's wise to regularly check your credit report to make sure it accurately reflects your activity. By law, you can get a copy of your report from each of the three major credit reporting bureaus, Equifax, Experian, and Transunion, every 12 months. Go to [annualcreditreport.com](http://annualcreditreport.com), the only authorized website for free credit reports, or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity. Note that creditors may provide data to only one agency, so the reports may not contain all of your credit information. That's why it's important to get all three reports each year to get a complete picture.