



**PRR SOUTH FORK FEDERAL CREDIT UNION
FINAL CHANGE TO THE OFFICIAL NOTICE
84th Annual Meeting
6:00 pm on THURSDAY, SEPTEMBER 17, 2020**

We Sincerely Apologize for having to make another change to our Annual Meeting. However, due to recent mandate from Governor Wolf, which prohibits indoor gatherings of more than 25 people, your Board of Directors has approved an Amendment to our ByLaws that will allow us to hold a “Virtual Meeting” online.

Reservations for this virtual meeting will require us to have your updated email address and phone number. We will then send the link to your email for you to participate in the meeting on your computer or phone. Please call our main office by September 11, 2020 to register (814) 495-5150.

THE 2nd QUARTER 2020 DIVIDENDS.

Savings Rates	Loan Rates	APR
.451% APY on amounts up to \$2,000	Share Secured	2.49%
.602% APY from \$2,001 to \$10,000	New Auto /Cycles	2019 - 2020 – 2.75%
.803% APY from \$10,001 to \$30,000	Used Auto/Cycles	2017 - 2019 – 3.25%
1.055% APY on amounts over \$30,000	Older Auto	2014 - 2016 – 4.25%
IRA’s – Regular & Roth	Boat, Rec Vehicle	5.75%
.803% APY on amounts up to \$15,000	ATV Loan	8.99%
1.055% APY on amounts over \$30,000	Fuel Special	7.00%
Checking Accounts .451% APY on \$250 +	Sewer Project	5.99%
1 st Mortgage - 3.25%	5 yr Home Equity - 2.75%	10 yr Home Equity - 3.49%

** Real Estate secured loans subject to change as per FFIEC Average Prime Offer Rates**

Congratulations!

PRR South Fork would like to announce our well-deserved Staff promotions: Effective June 1, 2020 SHARON ROZUM is now the Manager of the South Fork office; CARRIE EDMONDSON is now the Assistant Manager of the South Fork office, and GINA GEHOSKY is now the Branch Manager of the Southmont office. Our thanks to these Ladies for their hard work. Best Wishes to them on their continued success. KATHY CHURCHEY remains the Treasurer for the Board of Directors.

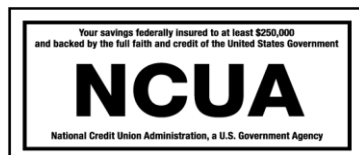
Interest Rate Change Notice

July 1, 2020 the interest rate on the Cash Line Loans will change from the current rate of 6.75% to the new interest rate of 6.00%. Rate changes are based on Prime Lending rate, plus 2%. However, policy states that the interest rate will never be less than 6.00%.

VISA Credit Card

Balance Transfers 3.99% APR for 14 months

When you transfer an existing balance to your PRR South Fork VISA Credit Card. Offer expires 8/31/2020
Call us for more details (814) 495-5150



PRR South Fork Federal Credit Union

Funds Availability CHANGE IN TERMS NOTICE

Effective July 1, 2020

PRR South Fork Federal Credit Union has amended its Funds Availability Policy to incorporate recent changes in dollar thresholds that were mandated by Regulation CC which implements the Expedited Funds Availability Act. Additionally, the credit union has added the RESERVATION OF RIGHT TO HOLD NOTICE. The terms and conditions of this notice will replace all previous terms and conditions of the Funds Availability Policy set forth by the Credit Union. We encourage you to review this notice and retain it with your credit union records for future reference. The amendments are included in the updated FUNDS AVAILABILITY POLICY DISCLOSURE which follows (amended working shown in Bold). These changes will become effective July 1, 2020.

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS: Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. EST Monday – Thursday; or before 6:00 p.m. on Friday EST in our Southmont or South Fork location, we will consider that the day of your deposit. However, if you make a deposit after 4:00 p.m. EST Monday – Thursday; or after 6:00 p.m. through the night drop at the Southmont or South Fork location, or on a day that we are not open, we will consider that the deposit was made on the next business day we are open.

RESERVATION OF RIGHT TO HOLD: In some cases, we will not make all the funds the you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the 2nd business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit in not make directly to one of our employees, or if we decide to take this actions after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

LONGER DELAYS MAY APPLY: In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit may not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available 10 days after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS: If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain condition. For example, the checks must be payable to you. The excess over \$5,525 will be available following a 10 day hold.