



PRR SOUTH FORK FEDERAL CREDIT UNION

Welcomes Four Groups to our Field of Membership

PRR South Fork FCU is excited to announce we now have four local churches that have been approved to join our Credit Union Family. **The First United Methodist Church** in South Fork, **Most Holy Trinity Parish** in South Fork, **St. John The Baptist Roman Catholic Church** in Summerhill, and **Immaculate Conception Church** in New Germany have all been accepted into our field of membership. We are anxious to meet everyone and extend a Warm Welcome to all. All church employees, church members and their immediate family members are eligible to join our credit union, and take advantage of the wide variety of financial services that PRR South Fork FCU has to offer. PRR has been your neighbor and serving your community since 1936. The Credit Union Philosophy is "People Helping People". **We would Love to have the opportunity to Serve You!**

YOUR BOARD OF DIRECTORS IS PLEASED TO ANNOUNCE Dividend Rates Remain Unchanged for the 3rd Quarter 2020

| 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 | Used Auto | 2014 - 2016 – 4.25% |
| | Used Auto | 2013 & older 7.75% |
| | Boat, Rec Vehicle | 5.75% |
| | ATV Loan | 8.99% |
| | Fuel Special | 7.00% |
| | Sewer Project | 5.99% |
| | 1 st Mortgage ** | 3.25% |
| | 5 yr Home Equity | 2.75% |
| | 10 yr Home Equity | 3.49% |

IRA's – Regular & Roth

.803% APY on amounts up to \$15,000
 1.055% APY on amounts over \$30,000
 Checking Acct .451% APY on \$250 +
 Christmas/Vac Club .451% APY
 ** Real Estate secured loans subject to
 change as per FFIEC Avg Prime Rates**

***2020 Christmas Clubs will Cash Out and Transfer to Shares October 1, 2020 ***

DATES TO REMEMBER: Credit Union Offices will be closed the following dates:

| | | | | |
|-----------|-------------------|------------------|----------------------------|----------------|
| Monday | October 12, 2020 | Columbus Day | Thursday December 24, 2020 | Closes at Noon |
| Wednesday | November 11, 2020 | Veteran's Day | Friday December 25, 2020 | Christmas Day |
| Thursday | November 26, 2020 | Thanksgiving Day | Thursday December 31, 2020 | Closes at Noon |
| | | | Friday January 1, 2021 | New Year's Day |

Serving our Members from Two Locations

Monday – Thursday 9:00 a.m. to 4:00 p.m. and Friday 11:00 a.m. to 6:00 p.m.
 220 Main Street, South Fork, PA 15956 and 307 State Street, Johnstown, PA 15905
 (814) 495-5150 www.prrsouthfork.com (814) 255-1876

