



# PRR SOUTH FORK FEDERAL CREDIT UNION

## Dividends Declared for 4th Quarter 2020

Your Credit Union Board of Directors has declared the 4<sup>th</sup> Quarter Dividend Rates to be paid January 1, 2021. Due to the low interest rate environment, we have had to lower our dividends for the fourth quarter. However, PRR is still able to pay our members higher dividend rates than most financial institutions in our area. We are pleased to announce that our assets as of 11/30/2020 were \$48,309,977, with reserves of \$7,995,198. Our Capital/Asset Ratio is still very strong at 16.56%.

**Thank You for allowing us to serve you!!**

### Savings Rates

.351% APY on amounts up to \$2,000  
 .501% APY from \$2,001 to \$10,000  
 .702% APY from \$10,001 to \$30,000  
 .954% APY on amounts over \$30,000

### IRA's – Regular & Roth

.702% APY on amounts up to \$15,000  
 .954% APY on amounts over \$15,000  
 Checking Acct .351% APY on \$250 +  
 Christmas Club .451% APY  
 Vacation Club .351% APY

### Loan Rates APR

Share Secured		2.49%
New Auto /Cycles	2020 - 2021	2.25%
Used Auto/Cycles	2018 - 2020	2.75%
Used Auto	2015 - 2017	3.75%
Used Auto	2014 & older	5.00%
Boat, Rec Vehicle		5.75%
ATV Loan		8.99%
Fuel Special		7.00%
Sewer Project		5.99%
1 <sup>st</sup> Mortgage **		2.99%
5 yr Home Equity		2.75%
10 yr Home Equity		2.99%

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

### PAY OFF YOUR HIGH INTEREST CREDIT CARD DEBT

Apply for a PRR South Fork Federal Credit Union VISA CREDIT CARD at **10.9% APR.**

**See the insert for our Spring Balance Transfer Promotion**

**February 1 thru April 30 2021      2.99% APR for 24 Months**

Some Restrictions may apply

Call one of our offices for more details (814) 495-5150 or (814) 255-1876.

**SAVE THE DATE FOR OUR 85th ANNUAL MEETING APRIL 15, 2021.**

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

Friday	January 1, 2021	New Year's Day	Friday	April 2, 2021	Good Friday
Monday	January 18, 2021	Martin Luther King Day	Monday	May 31, 2021	Memorial Day
Monday	February 15, 2021	Washington's Birthday	Monday	July 5, 2021	Independence Day

