



# PRR SOUTH FORK FEDERAL CREDIT UNION

South Fork Office (814) 495-5150

Southmont Office (814) 255-1876

## YOUR BOARD OF DIRECTORS HAS ANNOUNCED 2nd QUARTER 2021 DIVIDENDS

Due to the continuing decline in investment rates, we regret having to reduce our dividend rates again for the second quarter, in an effort to keep your credit union operating with a positive net income. Your Board of Directors remain dedicated to giving our members the highest dividends possible. Thank You for your patience as we work through these challenging times. When interest rates rise, we will be sure to pass that on to our members.

### Savings Rates

- .100% APY on amounts up to \$2,000
- .200% APY from \$2,001 to \$10,000
- .300% APY from \$10,001 to \$30,000
- .401% APY on amounts over \$30,000

### IRA's – Regular & Roth

- .300% APY on amounts up to \$15,000
- .401% APY on amounts over \$15,000

Checking Accounts .100% APY on \$250 +

### Loan Rates

- |                   | APR                 |
|-------------------|---------------------|
| Share Secured     | 2.49%               |
| New Auto /Cycles  | 2020 - 2021 – 2.25% |
| Used Auto/Cycles  | 2018 - 2020 – 2.75% |
| Older Auto        | 2015 - 2017 – 3.75% |
| 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 Offer Rates\*\***

## VISA SUMMER BALANCE TRANSFER PROGRAM

Please Call our Main Office for more details (814) 495-5150

# CLEAR YOUR FINANCIAL HURDLES

MEET YOUR FINANCIAL CHALLENGES HEAD ON AND TAKE ADVANTAGE OF OUR SPECIAL BALANCE TRANSFER RATE.

# 0.99% APR FOR 12 MONTHS

BOTH NEW AND EXISTING ACCOUNTS WILL RECEIVE 0.99% APR FOR 12 MONTHS ON BALANCE TRANSFERS BETWEEN 6/1/2021 AND 8/31/2021.

Balance transfers completed 6/1/2021 through 8/31/2021 will receive 0.99% APR\* for 12 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. \* APR=Annual Percentage Rate

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

