PRR SOUTH FORK FEDERAL CREDIT UNION

South Fork Office (814) 495-5150 **Southmont Office (814) 255-1876**

YOUR BOARD OF DIRECTORS HAS ANNOUNCED 4th QUARTER 2022 DIVIDEND Rates for the 4th Quarter 2022 will increase by .10%. Your Directors remain dedicated to giving our members the highest dividends possible. Thank You for your patience as we work through these challenging economic times. As our investment rates increase and our earnings improve, we will be sure to pass that on to our members.

Savings Rates		Loan Rates	APR
.250% APY on amounts up to	$2,000	Share Secured	3.49%
.351% APY from $2,001 to	$10,000	New Auto /Cycles	2022 - 2023 – 4.25%
.451% APY from $10,001 to	$30,000	Used Auto/Cycles	2020 - 2022 – 4.75%
.551% APY on amounts over	$30,000	Older Auto/Cycles	2017 - 2019 – 5.75%
IRA's – Regular & Roth		Boat, Rec Vehicle	5.75%
.451% APY on amounts up to	$15,000	ATV Loan	5.75%
.551% APY on amounts over	$15,000	Fuel Special	7.00%
Checking Accounts	.250% APY on $250 +	Sewer Project	5.99%
2023 Christmas Club	.250% APY	Signature/Co-Signer	8.99%

1st Mortgage - 5.00% 5 yr. Home Equity - 4.50% 10 yr. Home Equity - 5.00%

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

Attention

Traditional and Roth IRA Owners your year-end IRA Balance as of 12-31-2022 Fair Market Value will be reported to the Internal Revenue Service.

SAVE THE DATE FOR OUR 87TH ANNUAL MEETING APRIL 20, 2023.

Dates to Remember Credit Union Offices will be closed the following dates:

Monday January 2, 2023, New Year's Day Observed

Monday January 16, 2023 Martin Luther King Day

Monday February 20, 2023 President's Day

Friday April 7, 2023 Good Friday

Monday May 29, 2023 Memorial Day

Monday June 19, 2023 JuneTeenth

Tuesday July 4, 2023 Independence Day

Monday September 4, 2023 Labor Day

Monday October 9, 2023 Columbus Day

Thursday November 23, 2023 Thanksgiving Day

Monday December 25, 2023 Christmas Day

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

EQUAL HOUSING LENDER