



# PRR SOUTH FORK FEDERAL CREDIT UNION

South Fork Office (814) 495-5150

Southmont Office (814) 255-1876

**YOUR BOARD OF DIRECTORS HAS ANNOUNCED OUR 2nd QUARTER 2023 DIVIDEND**  
Rates for the 2nd Quarter 2023 will increase by .10 basis points for each tier. Your Directors remain dedicated to giving our members the highest dividends possible. As our investment rates increase and our earnings improve, we will be sure to pass that on to our members.

### Savings Rates

- .451% APY on amounts up to \$2,000
- .551% APY from \$2,001 to \$10,000
- .652% APY from \$10,001 to \$30,000
- .752% APY on amounts over \$30,000

### IRA's – Regular & Roth

- .652% APY on amounts up to \$15,000
- .752% APY on amounts over \$15,000
- Checking Accounts .451% APY on \$250 +
- 2023 Christmas Club .451% APY
- 1<sup>st</sup> Mortgage - 5.00%
- 5 yr. Home Equity - 4.50%

### Loan Rates

- Share Secured 3.49%
- New Auto /Cycles 2022 - 2023 – 4.25%
- Used Auto/Cycles 2020 - 2022 – 4.75%
- Older Auto/Cycles 2017 - 2019 – 5.75%
- Boat, Rec Vehicle 5.75%
- ATV Loan 5.75%
- Fuel Special 7.00%
- Sewer Project 5.99%
- Signature/Co-Signer 8.99%
- 10 yr. Home Equity - 5.00%

### APR

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

**VISA Balance Transfer Promotion**

**Please Call (814) 495-5150**

**Blaze a trail to financial freedom with our low balance transfer rate**

**3.99% APR FOR 13 MONTHS**

When you transfer an existing balance to our credit union credit card between June 1, 2023 and August 31, 2023.

**Ask us about this special rate offer today!**

Balance transfers completed 6/1/2023 through 8/31/2023 will receive 3.99% APR\* for 13 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

**\*\* PLEASE NOTE \*\***

We are currently in the process of planning an upgrade to our computer systems and printers. With the On-line convenience of viewing your accounts with PRR South Fork through Home Banking, we will no longer automatically send out receipts for the transactions you make by phone and by mail. However, if you do not have on-line access to your account, or if you still wish to receive those receipts, please let us know in writing and we will add you to the list of those who still need receipts sent to them.

