



PRR SOUTH FORK FEDERAL CREDIT UNION

South Fork Office (814) 495-5150

Southmont Office (814) 255-1876

YOUR BOARD OF DIRECTORS HAS ANNOUNCED OUR 3rd QUARTER 2023 DIVIDEND

Rates for the 3rd 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

.551% APY on amounts up to	\$2,000
.652% APY from	\$2,001 to \$10,000
.753% APY from	\$10,001 to \$30,000
.853% APY on amounts over	\$30,000

Loan Rates

Share Secured	3.49%
New Auto /Cycles	2023 - 2024 – 4.25%
Used Auto/Cycles	2021 - 2023 – 4.75%
Older Auto/Cycles	2018 - 2020 – 5.75%

APR

IRA's – Regular & Roth			
.753% APY on amounts up to	\$15,000	Boat, Rec Vehicle	5.75%
.853% APY on amounts over	\$15,000	ATV Loan	5.75%
Checking Accounts .551% APY on \$250 +		Fuel Special	7.00%
2023 Christmas Club .551% APY		Sewer Project	5.99%
		Signature/Co-Signer	8.99%
1 st 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**

**** 2023 Christmas Club accounts will Cash Out and Transfer to Shares October 1, 2023.****
Be sure to start your new Christmas Savings for 2024.

***** International Credit Union Day is Thursday, October 19, 2023. Stop in to see us!! *****

*** LET US HELP YOU KEEP WARM THIS WINTER. ASK ABOUT OUR FUEL LOAN 7.00%***

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

Monday October 9, 2023	Columbus Day	Monday December 25, 2023	Christmas Day
Thursday November 23, 2023	Thanksgiving Day	Monday January 1, 2023	New Year's Day

Fall VISA Balance Transfer Promotion Please Call (814) 495-5150

Both New and Existing Accounts will receive 3.99% APR for 13 months on balance transfers made between 10/1/2023 and 11/30/2023.

