



PRR SOUTH FORK FEDERAL CREDIT UNION

South Fork Office (814) 495-5150

Southmont Office (814) 255-1876

YOUR BOARD OF DIRECTORS HAS ANNOUNCED OUR 1st QUARTER 2024 DIVIDEND

Your Directors are pleased to announce that dividend rates for the 1st Quarter 2024 will increase by .10 basis points for each tier. They 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. PRR rates on shares continue to be higher than any other shares/savings rates in the area.

Savings Rates

- .853% APY on amounts up to \$2,000
- .954% APY from \$2,001 to \$10,000
- 1.055% APY from \$10,001 to \$30,000
- 1.155% APY on amounts over \$30,000

IRA's – Regular & Roth

- 1.055% APY on amounts up to \$15,000
- 1.155% APY on amounts over \$15,000
- Checking Accounts .853% APY on \$250 +
- 2024 Christmas Club .853% APY
- 1st Mortgage - 5.00%

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%
- Boat, Rec Vehicle 5.75%
- ATV Loan 5.75%
- Fuel Special 7.00%
- Sewer Project 5.99%
- Signature/Co-Signer 8.99%
- 5 yr. Home Equity - 4.50%
- 10 yr. Home Equity - 5.00%

APR

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

***** PLEASE NOTICE *****

AS REQUIRED BY NCUA REGULATIONS, THE SUPERVISORY COMMITTEE IS CONDUCTING A VERIFICATION OF MEMBER ACCOUNTS AS OF 3/31/2024. PLEASE COMPARE STATEMENT BALANCES WITH YOUR RECORDS. IF THEY DO NOT AGREE, PLEASE REPORT ANY DIFFERENCES IMMEDIATELY TO:

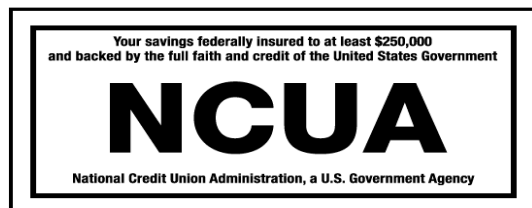
Ms. Pamela J. Hysong, Supervisory Chairman
112 Chestnut Street, New Florence, PA 15944 (724) 235-2686

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

- Monday, May 27, 2024 Memorial Day
- Thursday, July 4, 2024 Independence Day
- Wednesday, June 19, 2024 Juneteenth
- Monday, September 5, 2022 Labor Day

SAVE THE DATE: 88TH ANNUAL MEETING THURSDAY, APRIL 18, 2024

To be held at The Homestead Inn, Elton, PA at 6:00 PM. Reservations to attend are due by Friday, April 5, 2024. Please call to register at (814) 495-5150 or (814) 255-1876.



Payoff High Credit Card Balances with our PRR Visa Credit Card

****Be sure to watch for our VISA Balance Transfer Promotions in 2024****

- Spring** **February 15, 2024 thru May 15, 2024** **at 3.99% APR for 9 months**
(Balance Transfers for new and existing cardholders)
- Summer** **June 1, 2024 thru September 7, 2024** **at 4.99% APR for 14 months**
(Balance Transfers for new and existing cardholders)
- Fall** **October 1, 2024 thru December 7, 2024** **at 1.99% APR for 6 months**
(Purchases and Balance Transfers for new and existing accounts)
- Holiday** **November 27, 2024 thru December 4, 2024** **at 2.99% APR for 6 months**
(Holiday promotion for existing cardholder purchases only)

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

Make More *POSSIBLE*

Imagine the possibilities with our low balance transfer rate!

3.99%^{APR}
FOR 9
MONTHS

When you transfer an existing balance to our credit union credit card between February 15, 2024 and May 15, 2024

Ask us about this special rate offer today!

Balance transfers completed 2/15/2024 through 5/15/2024 will receive 3.99% APR* for 9 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