



# 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 2024 DIVIDEND

Your Directors are pleased to announce that dividend rates for the 2nd 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

- .954% APY on amounts up to \$2,000
- 1.055% APY from \$2,001 to \$10,000
- 1.155% APY from \$10,001 to \$30,000
- 1.256% 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 .954% APY on \$250 +
- 2024 Christmas Club .954% APY

1<sup>st</sup> Mortgage - 5.00%      5 yr. Home Equity - 4.50%      10 yr. Home Equity - 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%

### APR

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

## IMPORTANT REMINDERS:

### Is your PRR account dormant?

Be sure to make a deposit at least once a year to keep your account active and avoid dormant fees or Escheat of your funds, after 3 years to the State. We are making phone calls and sending letters as reminders!

### Do you need update to your account?

Please contact us to make sure we have your current address, phone numbers or email and don't forget about your joint owners and family members too!

**\*\*Notice of online risks/alerts\*\*** “ZELLE” is a site used to send and receive money. 70% of all ZELLE users have experienced fraud or account takeovers.

**\*\*Please avoid using online websites that could compromise your account!\*\***

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

Wednesday, June 19, 2024 Juneteenth

Monday, September 2, 2024 Labor Day

Thursday, July 4, 2024 Independence Day

Monday, October 14, 2024 Columbus Day

