



# 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 2024 DIVIDEND

Your Directors are pleased to announce that dividend rates for the 3rd Quarter 2024 will increase by .15 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.

<b>Savings Rates</b>	<b>Loan Rates</b>	<b>APR</b>
1.104% APY on amounts up to \$2,000	Share Secured	3.49%
1.205% APY from \$2,001 to \$10,000	New Auto /Cycles 2023 - 2024	4.25%
1.306% APY from \$10,001 to \$30,000	Used Auto/Cycles 2021 - 2023	4.75%
1.407% APY on amounts over \$30,000	Older Auto/Cycles 2018 - 2020	5.75%
<b>IRA's – Regular &amp; Roth</b>	Boat, Rec Vehicle	5.75%
1.306% APY on amounts up to \$15,000	ATV Loan	5.75%
1.407% APY on amounts over \$15,000	Fuel Special	7.00%
Checking Accounts 1.104% APY on \$250 +	Sewer Project	5.99%
2024 Christmas Club 1.104% APY	Signature/Co-Signer	8.99%
1 <sup>st</sup> 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\*\*

**\*Christmas Clubs will be deposited in your Savings Accounts on October 1, 2024.\***

## Reminder: October 17, 2024- International Credit Union Appreciation Day!

Join us at either office for a special offer to enroll for a Sam's Club Membership!

### Fall Visa Credit Card Promotion

New Visa Credit Card Accounts opened between 10/1/2024 and 12/07/2024 will receive 1.99% APR on retail purchases and balance transfers for 6 months.

### Winter Visa Credit Card Promotion

Purchases made by existing cardholders between 11/27/2024 and 12/04/2024 will receive 2.99% APR for 6 months.

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

Monday, October 14, 2024- Columbus Day  
Thursday, November 28, 2024- Thanksgiving Day

Monday, November 11, 2024- Veteran's Day  
Wednesday, December 25, 2024- Christmas Day

