



# PRR SOUTH FORK FEDERAL CREDIT UNION

South Fork Office (814) 495-5150

Southmont Office (814) 255-1876

## YOUR BOARD OF DIRECTORS HAS ANNOUNCED OUR 4th QUARTER 2024 DIVIDEND

Your Directors are pleased to announce that dividend rates for the 4th Quarter 2024 will increase by .10 basis points for each tier. They remain dedicated to giving our members the highest dividends possible. PRR rates on shares continue to be higher than any other shares/savings rates in the area.

### Savings Rates

- 1.2055% APY on amounts up to \$2,000
- 1.3064% APY from \$2,001 to \$10,000
- 1.4074% APY from \$10,001 to \$30,000
- 1.5084% APY on amounts over \$30,000

### IRA's – Regular & Roth

- 1.4074% APY on amounts up to \$15,000
- 1.5084% APY on amounts over \$15,000
- Checking Accounts 1.2055% APY on \$250 +
- 2025 Christmas Club 1.2055% APY
- 1<sup>st</sup> Mortgage - 5.00%
- 5 yr. Home Equity - 4.50%

### Loan Rates

- Share Secured 3.49%
- New Auto /Cycles 2024 - 2025 – 4.25%
- Used Auto/Cycles 2022 - 2024 – 4.75%
- Older Auto/Cycles 2019 - 2021 – 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\*\*

### \*\*\*HELP WANTED\*\*\*

We are currently looking for dedicated and qualified workers to fill two Member Services Representative positions; One at the Southmont Branch Office and One at the South Fork Main Office. Please send a resume to Manager, Sharon Rozum at 220 Main Street PO Box 195 South Fork PA 15956.

Due to limited staffing, our Southmont Branch Office hours will be TEMPORARILY modified to only Tuesdays and Thursdays 9am-4pm. Please be assured that ALL night deposits and be posted daily and ALL phone calls will be transferred to the South Fork Office. We are sorry for any inconvenience and hope the Southmont Branch operations will be back to normal As Soon As Possible.

### ATTENTION: Traditional and Roth IRA Owners

Your year-end IRA Balance as of 12-31-24 Fair Market Value is reported to the Internal Revenue Service.

### IMPORTANT DATES TO REMEMBER: Your Credit Union will be closed the following dates:

- Monday January 1, 2025 New Year's Day
- Monday, February 17, 2025 President's Day
- Monday January 20, 2025 Martin Luther King Day
- Friday, April 18, 2025 Good Friday

### SAVE THE DATE: OUR 89TH ANNUAL MEETING THURSDAY, APRIL 17, 2025.

