



## 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 2025 DIVIDEND

Your Directors are pleased to announce that dividend rates for the 1ST Quarter 2025 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

1.3064% APY on amounts up to \$2,000  
1.4074% APY from \$2,001 to \$10,000  
1.5084% APY from \$10,001 to \$30,000  
1.6096% APY on amounts over \$30,000

#### IRA's – Regular & Roth

1.5084% APY on amounts up to \$15,000  
1.6096% APY on amounts over \$15,000

Checking Accounts 1.3064% APY on \$250 +

2025 Christmas Club 1.3064% 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 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%

#### APR

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

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 will 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.**

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

Friday, April 18, 2025	Good Friday	Monday, May 26, 2025	Memorial Day
Thursday, June 19, 2025	Juneteeth	Friday, July 4, 2025	Independence Day
Monday, September 1, 2025	Labor Day	Monday, October 13, 2025	Columbus Day
Tuesday, November 11, 2025	Veteran's Day	Thursday, November 27, 2025	Thanksgiving Day
Thursday, December 25, 2025	Christmas Day		

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

The Homestead Inn at 6:00 pm

Cost for Members \$15.00 and Non-Members \$ 17.00

Please RSVP By Friday: April 11, 2025

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

