



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 2025 DIVIDEND

Your Directors are pleased to announce that dividend rates for the 3rd Quarter 2025 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

1.559% APY on amounts up to \$2,000
1.660% APY from \$2,001 to \$10,000
1.761% APY from \$10,001 to \$30,000
1.862% APY on amounts over \$30,000

IRA's – Regular & Roth

1.761% APY on amounts up to \$15,000
1.862% APY on amounts over \$15,000
Checking Accounts 1.559% APY on \$250 +
2025 Christmas Club 1.559% APY

1st 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**

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

☺☺☺ *The Southmont Branch Office will be open on Tuesdays, Wednesdays and Thursdays from 9am-4pm starting on October 1st* ☺☺☺



Christmas Clubs will be deposited in your Savings Accounts on October 1, 2025.



Thursday, October 16, 2025- International Credit Union Appreciation Day!

Join us at either office for a snack and drink to celebrate with you, our members!

Fall Visa Credit Card Promotion

Visa Credit Card Account balance transfers between 10/1/2025 and 12/01/2025 will receive 3.99% APR for 15 months.

Winter Visa Credit Card Promotion

Retail purchases made by all cardholders between 11/28/2025 and 12/05/2025 will receive 1.99% APR for 9 months.

2025 Dates to Remember Credit Union Offices will be Closed:

Monday, October 13- Columbus Day
Thursday, November 27- Thanksgiving Day

Tuesday, November 11- Veteran's Day
Thursday, December 25- Christmas Day

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

