



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 2025 DIVIDEND

Your Directors are pleased to announce that dividend rates for the 4th Quarter 2025 will increase by .20 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	Loan Rates	APR
1.761% APY on amounts up to \$2,000	Share Secured	3.49%
1.862% APY from \$2,001 to \$10,000	New Auto /Cycles	2025 - 2026 – 4.25%
1.964% APY from \$10,001 to \$30,000	Used Auto/Cycles	2023 - 2025 – 4.75%
2.065% APY on amounts over \$30,000	Older Auto/Cycles	2020 - 2022 – 5.75%
IRA's – Regular & Roth	Boat, Rec Vehicle	5.75%
1.964% APY on amounts up to \$15,000	ATV Loan	5.75%
2.065% APY on amounts over \$15,000	Fuel Special	7.00%
Checking Accounts 1.761% APY on \$250 +	Sewer Project	5.99%
2025 Christmas Club 1.761% APY	Signature/Co-Signer	8.99%
1 st 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****

We are pleased to announce that our Southmont Branch Office will be open Tuesday, Wednesday Thursday, and Friday 9am-4pm. Starting with Friday 1/9/2026 (CLOSED ON MONDAYS ONLY)

We are sorry for any inconvenience and hope the Southmont Branch Office operations will be back to normal As Soon As Possible.

ATTENTION: Traditional and Roth IRA Owners

Your year-end IRA Balance as of 12-31-25 Fair Market Value is reported to the Internal Revenue Service.

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

Thursday, January 1, 2026 New Year's Day	Monday, February 16, 2026 President's Day
Thursday, January 19, 2026 Martin Luther King Day	Friday, April 3, 2026 Good Friday

*****Please protect your checking account from debit card fraud*****

You should NOT use your debit card for online purchases, as there are SO many fraudulent websites that bait and switch you to another site. Using a Credit Card online is the safest and more secure way to make purchases. Please call our Main office at: (814) 495-5150 and ask about our Visa Credit Card!

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

