



# PRR SOUTH FORK FEDERAL CREDIT UNION

South Fork Office (814) 495-5150

Southmont Office (814) 255-1876

## YOUR BOARD OF DIRECTORS HAS ANNOUNCED OUR 1<sup>st</sup> QUARTER 2026 DIVIDEND

Your Directors are pleased to announce that dividend rates for the 1st Quarter 2026 will increase by .05 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>
1.812% APY on amounts up to \$2,000	Share Secured	3.49%
1.913% APY from \$2,001 to \$10,000	New Auto /Cycles	2025 - 2026 – 4.25%
2.015% APY from \$10,001 to \$30,000	Used Auto/Cycles	2023 - 2024 – 4.75%
2.116% APY on amounts over \$30,000	Older Auto/Cycles	2020 - 2022 – 5.75%
<b>IRA's – Regular &amp; Roth</b>	Boat, Rec Vehicle	5.75%
2.015% APY on amounts up to \$15,000	ATV Loan	5.75%
2.116% APY on amounts over \$15,000	Fuel Special	7.00%
Checking Accounts 1.812% APY on \$250 +	Sewer Project	5.99%
2026 Christmas Club 1.812% 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\*\*

### \*\*\*\*\* PLEASE NOTICE \*\*\*\*\*

AS REQUIRED BY NCUA REGULATIONS, THE SUPERVISORY COMMITTEE IS CONDUCTING A VERIFICATION OF MEMBER ACCOUNTS AS OF 3/31/2026. PLEASE COMPARE STATEMENT BALANCES WITH YOUR RECORDS. IF THEY DO NOT AGREE, PLEASE REPORT ANY DIFFERENCES IMMEDIATELY TO:

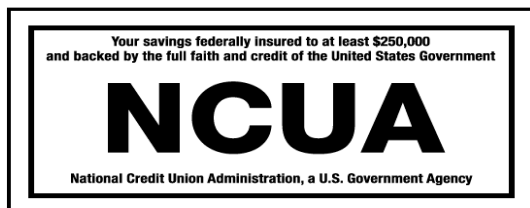
Ms. Pamela J. Hysong, Supervisory Chairman  
112 Chestnut Street, New Florence, PA 15944 (724) 235-2686

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

Friday, April 3, 2026	Good Friday	Friday, June 19, 2026	Juneteenth
Monday, May 25, 2026	Memorial Day	Monday, September 7, 2026	Labor Day

### SAVE THE DATE: 90TH ANNUAL MEETING THURSDAY, APRIL 16, 2026

To be held at The Windber Country Club, Salix, PA at 6:00 PM. Reservations to attend are due by Friday, April 10, 2026. Please call to register at (814) 495-5150 or (814) 255-1876.



**\*Payoff High Credit Card Balances with our PRR Visa Credit Card\***

**\*\*Be sure to watch for our VISA Balance Transfer Promotions in 2026\*\***

**Spring**      **February 1, 2026 thru May 1, 2026**      **at 1.99% APR for 12 months**  
**(Balance Transfers for new and existing cardholders)**

**Summer**    **June 1, 2026 thru September 1, 2026** **at .99% APR for 6 months**  
**(On all Home Improvement Transactions for all cardholders)**

**Fall**        **October 1, 2026 thru December 1, 2026**    **at 3.99% APR for 24 months**  
**(Balance Transfers for new and existing accounts)**

**Winter**     **November 28, 2026 thru December 24, 2026** **at 2.99% APR for 12 months**  
**(Holiday promotion for existing cardholder purchases only)**

**Call our Main Office for more information (814) 495-5150**