

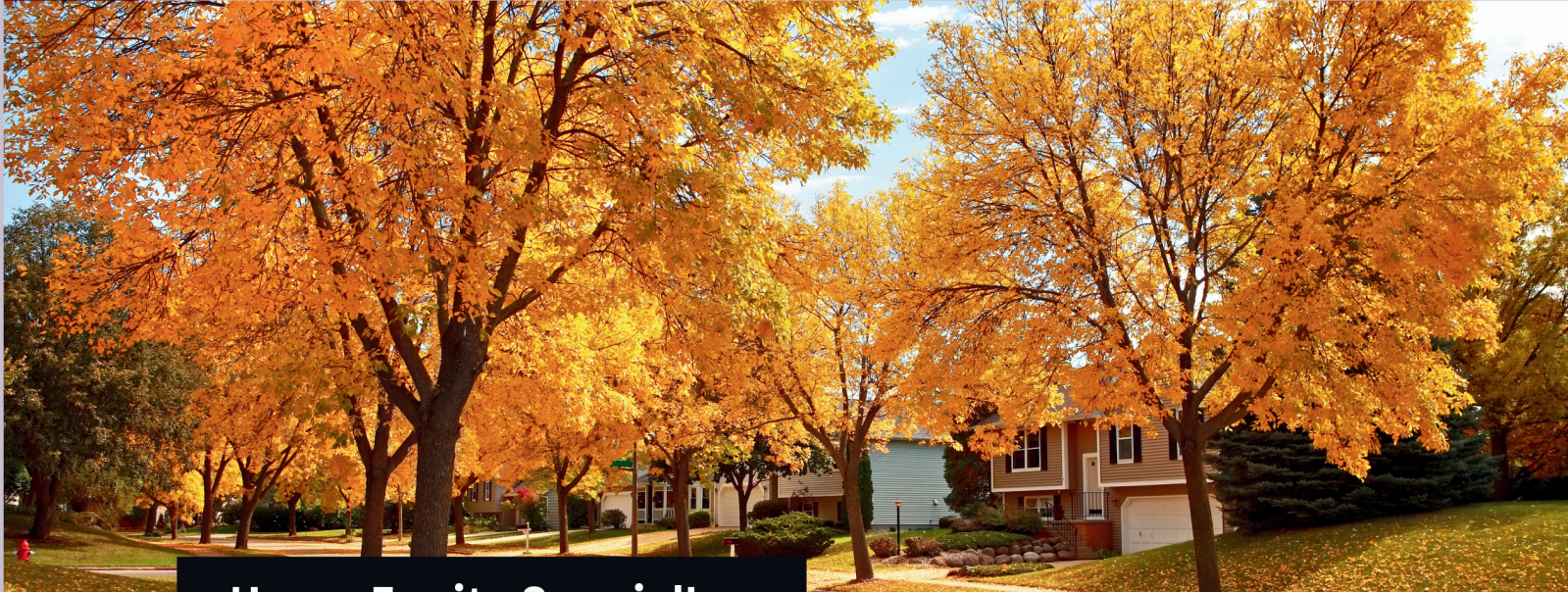


WE'RE HERE FOR YOU TODAY AND TOMORROW

QUARTERLY NEWSLETTER



NEWFCU will be closed on the following days:
Columbus Day - October 14th
Veterans Day - November 11th
Thanksgiving - November 28th
November 29th - Close @ 1pm
Christmas Eve - Close @ 1pm
Christmas Day - December 25th
New Years Eve - Close @ 1pm



Home Equity Special!

WHAT COULD YOUR HOME'S EQUITY DO FOR YOU?

Are you looking for a loan that fits your needs? Use your home's equity to make home improvements, consolidate high interest debts, refinance your current home equity or make your dream come true!

Apply for your Home Equity Loan by November 30, 2024 and we will waive closing costs up to

\$600!



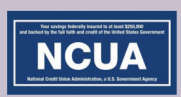
Rates as low as

5.0%

APR* for 60 Months

Borrow up to 80% of the value of your home - up to \$150,000.

Terms available up to 15 years.



*APR = Annual Percentage Rate. Offer available with a minimum borrowed amount of \$5,000 or an existing NEWFCU Home Equity Loan with an increase of \$5,000 or more. Loan request cannot exceed \$150,000. Closing costs waived up to \$600 (covers most, if not all, PA closing costs). Other rates and terms available. Member eligibility required. Home Equity Loans available to residents in Erie County, PA and Chautauqua County, NY. All loans are subject to credit approval. Certain restrictions apply. Offer expires November 30, 2024. NMLS #929900. Federally Insured by NCUA.



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UPDATED ACCOUNT INFORMATION

Please check that all information on your account is up to date. Having your current Mailing Address, Email Address and Phone Number on file will allow us to provide you uninterrupted financial services and ensure proper security on your account!

Holiday Loan Special

From November through January we will offer a rate as low as **5.99% APR*** with a one-year term on any loan for Holiday expenses!

Skip-a-Payment

Free up some cash by skipping your eligible loan payment for a small fee of \$25 per skipped loan payment. This offer is only valid once per 12-month period per loan, so take advantage now! Please stop in or call the credit union for complete details.

Christmas Club

If you have a Christmas Club Account, the balance will be transferred to your Primary Share Account on October 23rd. If you would like the funds transferred to a different account or receive a check, you may do so after October 23rd.

Don't forget, you can start a Christmas Club account at any time, with any amount - start saving today!

Member Account Verification

The Supervisory Committee is conducting its Bi-Annual Account Verification. Please verify that the balances on your account statement as of September 30, 2024 are accurate. If you find any discrepancies, please contact the Supervisory Committee Chairperson by mail at PO Box 584, North East PA 16428. Unless you report any discrepancies to us by November 5, 2024 we will consider your account as shown by this statement to be correct.

Employee Updates

We would like to welcome Avery Knapp to our Westfield Office! Congratulations to Anneliza Barney on her promotion to Branch Manager in Westfield!

Community Outreach

Starting October 7th we will be collecting gently used warm weather clothing to help keep all members of our community warm this coming winter! We appreciate anything you are able to contribute!

OFFICE HOURS

North East

Monday - Friday	9 am - 4 pm
Thursday - Lobby	9 am - 5 pm
-DRIVE THRU ONLY	8:30 - 9 am
Friday - LOBBY	9 am - 5 pm
-DRIVE THRU ONLY	5 pm - 5:30 pm

Westfield

Monday- Friday	9 am - 4 pm
Thursday	9 am - 5 pm
Friday	9 am - 5:30 pm

Board of Directors

President	Howard Barnes
Vice President	Dave Kunselman
Treasurer	Monna Hahn
Secretary	Kim Neff
Board Member	Sue Maille

North East Office

115 Clay Street
PO Box 597
North East, PA 16428
(814) 725-8190
Fax: (814) 725- 7301

Westfield Office

21 N. Portage Street
PO Box 503
Westfield, NY 14787
(716) 326 - 4200
Fax: (716) 326-4244

Toll Free: (855) 639- 3281
Federally Insured by the
National Credit Union Administration
R/T # 243383063
NMLS # 929900

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@NEWelchFCU



www.NEWelchFCU.com

*APR = Annual Percentage Rate. Approval for financing is subject to lending guidelines and credit qualifications. Rates are based on creditworthiness, so your rate may differ. Member eligibility required. Rates good as of 11/01/24, but may change without notice.