



WE'RE HERE FOR YOU TODAY AND TOMORROW

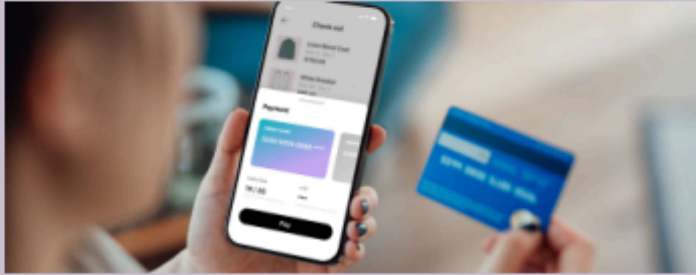
WINTER 2025

NEWFCU will be closed on the following days:

Martin Luther King Jr Day- January 20th
Presidents Day- February 17th

QUARTERLY NEWSLETTER

Protect your Debit Cards with real-time control.



With CardNav you can:

- **Control where, when, and how your debit cards are used.**
- **Turn cards on and off instantly from your mobile device.**
- **Limit spending amounts to reach budget goals.**
- **Restrict types of purchases made.**
- **Set travel notifications.**

Scan the proper code with your smartphone to download CardNav today!



Lewis/Mong Scholarship

Scholarship Applications are now available at either office or online! This year, two scholarships will be awarded to North East Welch Federal Credit Union Members.

Eligible Members must be graduating high school or currently enrolled full time at a vocational or tech school, college, or university.

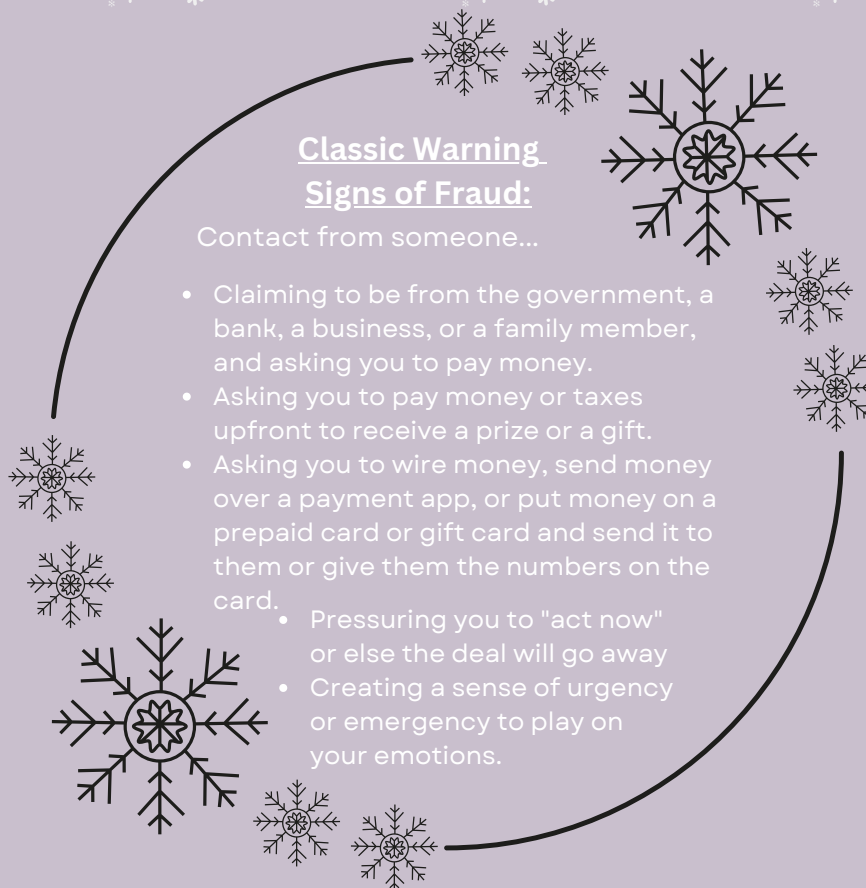
Scholarship applications must be returned by email to ekostek@newelchfcu.com, dropped off, or postmarked before April 30, 2025.



Classic Warning Signs of Fraud:

Contact from someone...

- Claiming to be from the government, a bank, a business, or a family member, and asking you to pay money.
- Asking you to pay money or taxes upfront to receive a prize or a gift.
- Asking you to wire money, send money over a payment app, or put money on a prepaid card or gift card and send it to them or give them the numbers on the card.
 - Pressuring you to "act now" or else the deal will go away
 - Creating a sense of urgency or emergency to play on your emotions.





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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!

Employee Updates

We would like to welcome **Jackie King** to our North East Office! She joins our team as a Member Service Representative.

Christmas Club

Did you know you can start your Christmas Club account at any time, with any amount? You decide how much you want to contribute and when you want to contribute! Automatic transfers are encouraged for easy saving, but are not required for this account. There are no minimum balance or early withdrawal fees. Stop in or call for complete details



After- Holiday Loan Special

Did you use your high interest credit cards to purchase that big-ticket gift? Are you looking for a way to relieve some of that stress? NE Welch FCU may be able to help you get the cash you need with our Holiday Loan promotion! Apply for a Holiday Loan through January 31, 2025 – rates start at just 5.99% APR for a one-year term!

Skip-a-Payment

Skip your January loan payment for a small fee of \$25 per skipped loan payment. This offer is only valid once per 12-month period per loan. Stop in or call for additional information.

IRA Fair Market Value

If you have an Individual Retirement Account (IRA) with the Credit Union, the ending balance listed on your December 31, 2024 statement is the fair market value of this IRA. This fair market value information is being furnished to the Internal Revenue Service.

Community Outreach

North East Welch FCU will be hosting a Financial Reality Fair at North East High School on Wednesday, March 12th.

*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 12/01/24, but may change without notice.

WIN TAX SEASON!



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

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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www.NEWelchFCU.com