

Fall in love with your Credit Union

Does holiday spending already have you buried? We've got you covered!



\$3000 Holiday Loan
as low as ***3.25% for 18 months**

* Restrictions Apply*

Not looking for a loan?

Check out our Skip-A-Pay or Visa Rebate promotions!

Fayette Federal EFCU
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HOLIDAY CLOSINGS

*MONDAY, OCTOBER 14TH
(COLUMBUS DAY)

*MONDAY, NOVEMBER 11TH
(VETERAN'S DAY)

*THURSDAY, NOVEMBER 28TH
*FRIDAY, NOVEMBER 29TH
(THANKSGIVING)

*TUESDAY, DECEMBER 24TH (CLOSING AT NOON)
*WEDNESDAY, DECEMBER 25TH
(CHRISTMAS)

MAKE SURE TO CHECK THE WEBSITE FOR OUR MOST UP TO DATE CLOSINGS!



We now offer CARFAX reports! For \$20.00 we can give members a full vehicle history report on current vehicles they may want to sell or vehicles they are thinking about purchasing! Stop by or call today for more information about this service!

We would like to take a moment to thank everyone who attended our Member Appreciation Day and 64th Annual Meeting on July 12th. We had over 120 members attend. We hope everyone enjoyed themselves and we hope to see you next year!

Have a suggestion about our annual meeting? Tell us how we can improve the day!

**Thank
You**



**Local Service.
Global Reach.**

Celebrate International CU Day!

International Credit Union Day has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements.

Stop in on **Thursday, October, 17th** to say hello to your credit union staff and find out about all of the services your CU offers!

Dividends declared for the period of
July 1, 2019 to September 30, 2019

	<u>Rate</u>	<u>Annual Percentage Yield</u>
Regular Share (\$200 Minimum)	.10%	.10%
Club Accounts (\$200 Minimum)	.10%	.10%
Christmas Club (\$200 Minimum)	.05%	.05%
IRA Accumulation	.20%	.20%

12, 24, 30, 36, and 60 month share and IRA certificates are available.

Please call the office for current rates.

2019 Christmas Club checks were mailed or deposited on 09/30/19. Watch your mailbox! 2020 started immediately. Stop in to pick up your Christmas Club Gift!

Interested in starting a Christmas Club account? Call us today!

Members can save this fall by switching to SPRINT!

Credit union members,
SWITCH TO SPRINT®
RAKE IN \$200 CASH
PLUS, LINES 3, 4 AND 5 FREE*

*Restrictions apply



IS YOUR CONTACT INFORMATION UP-TO-DATE?



Is all of your information up to date?

Don't forget to update name, address, phone number, and email changes to the CU. This helps us to keep our records current and helps with security validation for credit cards and debit cards. If we don't have the correct information, it could cause a delay in processing!

730+	680-729	640-679	600-639	550-599	549 or less
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Building your credit might seem like a daunting task, but starting small will provide big results! Here are the do's and don'ts of building credit.

The Do's

- **Pay your bills on time** - paying your bills late could hurt your score! 35% of your score is based on your payment history!
- **Open a credit card if you don't already have one** - paying in cash may seem like a good idea, but when the time comes where you may need to borrow money having no credit is worse than having bad credit!
- **Check with your credit union for interest rates** - Taking out a loan is a big decision. Check with your credit union for interest rates before you let anyone pull your credit! Too many credit pulls could drop your score 50 points or more!

The Don'ts

- **Close your cards to take out another loan** - 15% of your credit score is based on the length of your oldest account.
- **Open too many accounts at once** - It may seem tempting to open up that store card to get a percentage off your purchase but too many accounts opened up at once does not look good to other lenders on your report.
- **Max out your credit cards** - 30% of your credit score is associated with how much you owe and how much available credit you have. You can make payments on time but if your credit is maxed out, your score will be low!