

We're  
Here

*In these uncertain times, FFEFCU is here to help you continue to grow financially.*



During these uncertain times, we realize that COVID-19 is having a reaching impact. Due to this, we have adjusted our daily operations. Although our office hours remain the same, our lobby area will remain closed until further notice. We will still offer you all of our services, including loans, through our drive-thru. We kindly ask that if you are sick or have traveled outside of Western PA in the last 14 days that you refrain from visiting our office. We love our members and want to continue to serve you to the best of our ability, all while staying safe and healthy.

**We are still pleased to offer you the following remote services:**

- Online Banking
- Mobile Banking
- Mobile Deposit
  - Bill Pay
- Access Point (Visa Credit Card Website)
  - Voice Response Teller
- Email Notifications and Receipts

**Along with our regular services, we are also offering the following through our drive-thru:**

- All loan services
- Emergency Skip-A-Pay applications

**As an essential, life sustaining business, FFEFCU is here and will continue to be here.**

**Your funds are safe and are federally insured through the NCUA up to \$250,000.**

**Please call us if you have any questions or concerns regarding your accounts or one of our services.**

**Dividends declared for the period of**

**January 1, 2020 to March 31, 2020**

	<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.

## **Important Tax & IRA Information**

The IRS filing deadline has been extended to **July 15, 2020**. This means members have until that date to make deposits to IRA accounts for the 2019 tax year. IRS Direct is a direct deposit service from the IRS and your credit union. Working with us, the IRS will transmit your tax refund directly to your account! Direct deposit is quick, safe, and easy. Include your credit union routing number (243385142) and your account information directly on your 1040 form in the section labeled "refund."



# THERE IS A BETTER WAY.

*Emergency Skip-A-Pay*

**In an effort to provide relief of the financial burden caused by the impact of COVID-19, FFEFCU is offering members affected by temporary unemployment, layoffs, & furloughs a skip-a-pay on current loans and Visa cards for up to 90 days.**

**Its simple. No fuss. No fees. Just fill out this application and submit it to our office through mail, email, or fax.**

*If your request to defer your loan payment(s) is approved, no late fees will be charged. For each billing cycle that your Skip-A-Pay applies, the following repayment schedules will be affected: for loans with repayment schedules due monthly, one payment will be skipped; for bi-weekly repayment schedules, two payments will be skipped; for weekly repayment schedules, four payments will be skipped. Your payment(s) will resume subsequent to the skipped payments on the next regularly scheduled payment date. Loan interest will continue to accrue and will be collected when payment(s) resume. Skip-a-Pay applications submitted to FFEFCU in whole or in part that are illegible or incomplete may not be processed. To qualify for deferment your loan must be at least **3 months old**, you must be **current on your loan payments** and have a **positive balance in all of your FFEFCU accounts, including your \$5 minimum share balance**.*

Please submit this application at least **7 days** prior to the payment due date. Submit by faxing it to **724-438-0924**, mailing it to **364 Morgantown St. Uniontown, PA 15401**, emailing it to **office@ffefcu.org** or dropping it by the office!

YES, I would like to skip a loan payment in (Choose up to 3)  April  May  June  July

Type of Skip-A-Loan Payment  Vehicle  Signature  Home Equity  Variable Share/Certificate  VISA Credit  
(Choose all the apply)

Member Name \_\_\_\_\_ Daytime Phone \_\_\_\_\_

Loan Number(s) to Skip \_\_\_\_\_ Account # \_\_\_\_\_

\*All selected loans must be skipped during the same time period. I/We hereby authorize Fayette Federal EFCU to defer my payment for the loan(s) I/We have listed above. I/We understand that interest will continue to accrue on the outstanding balance and may result in higher total finance charges on my loan(s). Therefore, I/We understand it may be necessary for me/us to make extra payments after the loan(s) would otherwise have been paid off. Skipping payments will extend the term of my/our loan(s). All my/our accounts with Fayette Federal EFCU are current and in good standing to the best of my understanding. All of my loans are current (less than 10 days past due in the past 12 months). If it is found that my/our accounts are not in good standing, the application for skip-a-payment will be denied. All skip payments are subject to Fayette Federal EFCU loan officer approval. \*

Member Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_