

WITH INTEREST

FALL 2021

All the financial news you need
from the Credit Union you can trust.



Personal Loans

As Low As

4.99% APR*

**Borrow
Up To
\$25,000**

What You Need. When You Need It.

The holidays are right around the corner. Borrow the money you need to make this season the best one yet. From gifts to travel, we know this time of year can be expensive. Find the solution the suits you and your budget with a Personal Loan from Allentown FCU. Borrow up to \$25,000 at a rate as low as 4.99% APR* and make the most out of your holiday without breaking your budget.

**Get started today at
AllentownFCU.com.**

*APR=Annual Percentage Rate. See credit union for details.

Watch Out for Holiday Scams

The holidays are right around the corner. Keep an eye out for these common scam artist practices as you prepare for the holidays.

Fake Charities

Scammers will take advantage of your kindness by pretending to be a member of a charity. They will contact you through emails, phone calls, or social media platforms. Do not donate unless you've confirmed that the charity is legitimate.

Online Shopping Scams

While legitimate stores offer holiday sales, scam artists will go the extra mile to create fake ads and even copy the logos of trusted brands. After processing your payment, you'll only receive faulty products, or worse, nothing.

Remember, the holidays are a time of joy and celebration. Just be sure to stay vigilant and take extra measures to protect your information.

If you believe you've been a victim of a scam, be sure to call us immediately at **610-791-2376**.

Signs of Holiday Scams

As con artists actively find new ways to fool people during holidays, you should also be smart enough to watch out for the signs of scams. These include:

- ▶ You receive an unexpected text message or email asking you to open a link or attachment.
- ▶ Spelling errors, typos, and poor sentence construction are evident from the text message, email, or ad.
- ▶ They pretend to be someone working at the credit union. We will never call you and ask for your personal financial information over the phone.



Current Loan Rates

Loan Type	Term	APR
Shares Pledged up to \$10,000.00	36 months	3.00%
Regular Shares only	48 months	3.50%
	60 months	3.99%
New Car/RV	36 months	1.49%
2022/2021	48 months	2.75%
(never titled)	60 months	2.99%
	72 months	3.50%
Used Car/RV	36 months	1.74%
2017-2021	48 months	2.75%
	60 months	2.99%
	72 months	3.50%
2013-2016	36 months	3.90%
	48 months	4.50%
	60 months	4.99%
Older Used Car		
2012 and older	up to 60 months	6.99%
<small>Term is at the discretion of the credit union based on credit and age of car</small>		
New RV		
2022 or 2021	84 months	4.99%
(Not Titled)	96-120 months	6.99%
Used RV		
2017 - 2021	84 months	5.49%
	96-120 months	7.49%
Used RV		
2014 and older	36-72 months	4.24%
	84 months	5.49%
	96-120 months	7.49%
Home Equity Fixed** or Balloon Notes	60 months	3.75-4.25%
Home Equity Line of Credit	Revolving	2.50%
Effective to 12/31/2021	Prime Plus	2.00%
Signature Loan	36 months	4.99%
	48 months	5.49%
	60 months	5.99%
Personal Signature Loan	36 months	12.00%
Variable Rate Signature Line	Revolving	5.99%
Effective to 12/31/2021		
MasterCard Classic	Revolving	12.90%
MasterCard Gold	Revolving	9.90%

**Under \$100,000.00 (Charges are \$160.00)
Over \$100,000.00 (Charges \$499.00)
New Purchases over \$100,000 (Charges are \$350)

Holiday Closings

Thanksgiving Day – Thursday,
November 25th

Day After Thanksgiving – Friday,
November 26th

Christmas Eve – Friday, December 24th

New Year's Eve – Friday, December 31st



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Is it Too Soon to Plan for 2022?

2021 handed us as many surprises as 2020 did. What can you do now to start planning ahead for 2022? Here are three things to consider:

Create Goals and Resolutions for 2022

People love making resolutions for the new year but end up abandoning them as early as February. This is because they tend to set vague or unattainable goals. When creating goals and resolutions for 2022, an effective approach is to set specific micro-goals that can be accomplished within a reasonable time frame. Basically, these are short-term goals that can lead you to accomplish long-term objectives.

For instance, instead of writing down "save more money" or "buy a car," be very specific about how you're going to arrive at these goals. A better way to write this down is "save 20% of income every payday" or "save \$150 a week for the car's down payment." By being clear with your goals, you're also telling yourself how you can specifically accomplish them. This way, you have a better chance of achieving them since you know exactly what to do.

Start Budgeting Now for the New Year

Effective budgeting starts with a review of your finances, which will give you an idea of your spending habits. List down your sources of income and break down your expenses into fixed and flexible categories. Once you know your financial standing, consider having a percentage-based approach to budgeting, like 50/30/20. Of course, you can adjust this depending on your financial capacity.

Additionally, consider automating your savings through payroll deduction or an automatic bank transfer so you're sure you won't touch this amount. Don't forget to set aside a portion toward an emergency fund. You don't have to wait for 2022 to arrive – you can start saving now if you can.

Reassess Your Goals

If you set goals for this year, it's a good idea to come back to them and reflect on which ones could be attainable in 2022. Look back and think about where you might be able to adjust your approach. Determine whether these goals are even worth pursuing next year. To understand where you want to go, it's important to ruminate on whether you're steering yourself in the right direction.

Swipe and Score!

Finally, a credit card that rewards you. Did you know that your Allentown FCU Mastercard® comes with Scorecard Rewards? Not only can you enjoy a rate as low as 9.90% APR*, but you'll earn points every time you swipe! Save up your points and trade them in for merchandise and travel.

Get started today at [AllentownFCU.com](https://www.AllentownFCU.com)

Rates As Low As

9.90% APR*

*APR=Annual Percentage Rate. See credit union for details.



NOTICE

Effective October 31st, there will be a \$3.00 charge for paper statements for members enrolled in Home Banking. Sign up for e-statements to avoid this fee.

Parkway Office

1325 Oxford Dr.
Allentown, PA 18103
(610) 791-2376

Hours:

Mon, Tues, Wed, Fri 9:30 am - 5 pm
Thursday 9:30 am - 6 pm

East Side Office

2115 Hanover Ave.
Allentown, PA 18109
(610) 820-8440

Hours:

Mon, Tues, Wed, Fri 9:30 am - 5 pm
Thursday 9:30 am - 6 pm

St. Luke's Office

801 Ostrum St.
Bethlehem, PA 18015
(484) 526-4555

Hours:

Mon - Fri 9:00 am - 4:30 pm