

# WITH INTEREST

FALL 2022

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

## Get the Money You Need!

### Have the holiday you want.

The holidays are right around the corner. With gifts, travel, entertainment and so much more on the horizon, you may be wondering how you'll fit everything into your budget. But, did you know you can borrow the money you need to have the holiday season you want with a Signature Loan from Allentown FCU? Terms are flexible and rates are as low as 4.99% APR!\* Or, treat yourself to a variable rate Signature Line of Credit from 5.99% APR.\*

Visit us online at [AllentownFCU.com](http://AllentownFCU.com) to apply today!



### Variable Rate Signature Line Of Credit

Rates As Low As

**5.99%** APR\*

\*APR=Annual Percentage Rate. Variable rate good until 6/30/2022. See credit union for details.

## Welcome to Our Latest Addition, First Class Federal Credit Union!

Effective January 1, 2023, First Class Federal Credit Union will become part of Allentown Federal Credit Union. The members of First Class Federal Credit Union will have complete access to all of the services our credit union provides. One of the

**FIRST CLASS**  
FEDERAL CREDIT UNION

major benefits for all Allentown FCU members is that we will have an additional office located at **510 Business Park Lane, Allentown, PA.**

First Class FCU has over \$33 million dollars in Assets and \$5 million dollars in capital that will be moving over to Allentown Federal Credit Union. We are working on obtaining an office at St. Luke's Hospital, Anderson Campus. Additionally, we will be adding new services in the new year. It is our goal to continue offering the products and services that matter most to our members. **We thank you for your continued membership.**

## Reward Yourself!

### Your MasterCard bonus points will expire January 31, 2023!

You're on the clock! Don't miss out on great discounts on merchandise, experiences and travel. You have until January 31st to claim your rewards.

Visit [scorecardrewards.com](http://scorecardrewards.com) to redeem your points!



## Current Loan Rates

Loan Type	Term	APR
Shares Pledged	36 months	3.00%
up to \$10,000.00	48 months	3.50%
Regular Shares only	60 months	3.99%
New Car/RV	36 months	1.49%
2023/2022	48 months	2.75%
(never titled)	60 months	2.99%
	72 months	3.50%
Used Car/RV	36 months	1.74%
2018-2022	48 months	2.75%
	60 months	2.99%
	72 months	3.50%
2014-2017	36 months	3.90%
	48 months	4.50%
	60 months	4.99%
Older Used Car		
2013 and older	up to 60 months	6.99%
Term is at the discretion of the credit union based on credit and age of car		
New RV		
2023 or 2022	84 months	4.99%
(Not Titled)	96-120 months	6.99%
Used RV		
2018 - 2022	84 months	5.49%
	96-120 months	7.49%
Used RV	36-72 months	4.24%
2017 and older	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 6/30/2023	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 6/30/2023		
MasterCard Classic	Revolving	12.90%
MasterCard Gold	Revolving	9.90%

\*\*Under \$100,000.00 (Charges are \$210)

Over \$100,000.00 (Charges \$525)

New Purchases over \$100,000 (Charges are \$425)

## Holiday Closings

**Columbus Day** – Monday, October 10th

**Veterans Day** – Friday, November 11th

**Thanksgiving** – Thursday, November 24th

**Christmas Day** – Monday, December 26th

**New Year's Day** – Monday, January 2nd



## Easy Ways to Save Big at the Holidays

The holidays are right around the corner. If the thought of buying gifts, traveling, or hosting friends and family has you – and your wallet – sweating, we have a few tips that can help you save time and money during the most wonderful time of the year.



### Play Secret Santa

Everybody does Secret Santa differently. But, usually, there's a spending limit and you only have to shop for one person instead of several. When you play Secret Santa with coworkers, friends, or family, there's no temptation to overspend keeping you (and your wallet) happy.

### Create a Budget and Pay with Cash

Before you step foot into a store, create a budget for how much you can afford to spend on gifts this holiday season. Additionally, when you pay with cash you can physically see how much money you have left to spend. Preparing ahead of time can set you up for financial success long after the holidays are over by eliminating the need for high-interest store cards or payday loans.

### Shop Early

We all have a little procrastinator in us. But, when it comes to holiday shopping, it helps to get started on your shopping early. First, shopping early allows you to spread your expenses across multiple weeks or pay period. This way, your budget isn't taking a huge hit all at once. Second, waiting until the last minute can lead to shipping delays that can, in turn, cost you huge shipping fees to ensure your gifts arrive to their destination on time. Plus, who doesn't love avoiding crowds?



## Our Hours are Changing!

Effective January 3, 2023, all Allentown FCU offices will be open from 9:00 a.m. to 5:00p.m.

We will also be opening our NEW office at 510 Business Park Lane in Allentown. We can't wait to serve you there!

### Parkway Office

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

#### Hours:

Mon - Fri 9:30 am - 5:00 pm

### East Side Office

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

#### Hours:

Mon - Fri 9:30 am - 5:00 pm

### St. Luke's Office

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

#### Hours:

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