

WITH INTEREST

WINTER 2023

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

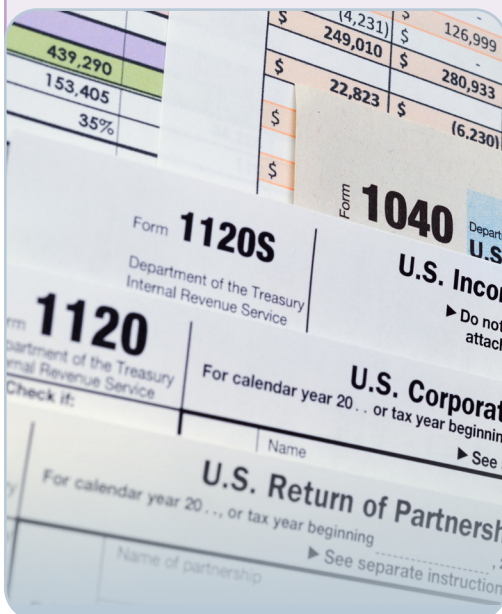
Get Started Early!

January is the perfect time to start planning for the next holiday season! Ask us about our Christmas Club Accounts and save a little bit every month and have the funds you need to tackle all of your holiday to-do's come December!

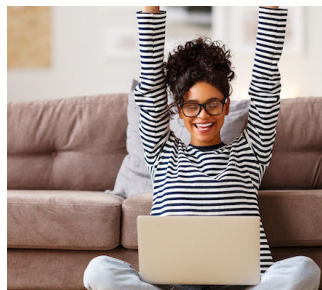
Visit **AllentownFCU.com** for details!

Get Ahead on Your Taxes!

It'll be here before you know it! The deadline to file your taxes is April 15th. For quicker access to your refund, be sure to give your tax preparer Allentown FCU's routing number: **231379005**. To avoid returns, make sure the name on the direct deposit matches the name on the account.



Keep Yourself Accountable to Your New Year's Resolutions



A new year is finally here and – if you're like 41% of Americans – you've likely found yourself setting goals or resolutions you'd like to accomplish. Whether your goal is to save more, dedicate more time to self-care, or something else, we have a few tools that can set you off for success in 2023.

Set SMART Goals

SMART Goals are goals that are Specific, Measurable, Attainable, Relevant, and Timely. Get yourself started by setting your goals in

the following format: I plan to accomplish X by Y. For example, if your goal in the new year is to build your emergency fund, you could say "I plan to save \$3,000 by December 31st." Setting SMART Goals can keep your goals doable and realistic, giving you your greatest chance at success.

Find A Buddy

Everything is better with friends. Including resolutions. Talk to a friend or family member about your goals. Chances are, they have goals of their own they are trying to achieve. When you have the support of friends and family, you have a support system to encourage you and hold you accountable.

Celebrate Small Wins

When trying to reach a goal, set small milestones. When you reach each milestone, celebrate! Not only does this break your goal up into smaller pieces, it also gives you something to look forward to!

Time is Almost Up!

Your MasterCard bonus point program expired as of December 31st.

Don't miss out on great discounts on merchandise, experiences and travel. Claim your reward points before it's too late.

**YOUR POINTS WILL EXPIRE ON
FEBRUARY 28TH, 2023!**



VISIT **SCORECARDREWARDS.COM** OR CALL **1-800-854-0790**
TO CLAIM YOUR REWARDS BEFORE IT'S TOO LATE.

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

Martin Luther King, Jr. Day – Monday, January 16th, 2023

President's Day – Monday, February 20th, 2023



Business Park Office

510 Business Park Lane
Allentown, PA 18109
(610)-439-4102

Hours:

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

Parkway Office

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

Hours:

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

East Side Office

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

Hours:

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

St. Luke's Office

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

Hours:

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

Welcome, First Class Federal Credit Union

Effective January 1st, First Class Federal Credit Union has merged into Allentown Federal Credit Union! We will come First Class' members into the Allentown Family and invite you to take advantage of the full suite of financial services the credit union provides! As a result, the credit union will now have a new office located at **510 Business Park Lane in Allentown.**



Ease the Stress of Holiday Debt with Allentown FCU

Recovering after the holidays can be stressful. If you need to hit the reset button with your finances, Allentown FCU is a great resource. From consolidating your debt with a Home Equity Line of Credit or Variable Rate Signature Line of Credit we're here to help you master your finances in 2023.

Visit the office closest to you or visit us online at **AllentownFCU.com** and see what we can do for you!



Save The Date!

Our 68th Annual Meeting is Coming March 4th!

It's been a long time coming, but our Annual Dinner Dance is back! As a member of Allentown FCU, you are invited to join the Board of Directors and staff in celebration of the credit union's success over the past year and get excited as we look towards the future!

The event will be held on March 4th, 2023. Information and details will be available at all Allentown FCU offices. Mark your calendars now, we look forward to seeing you there!



REMINDER!

ALL Allentown FCU Offices will now be open from 9:00 a.m – 5:00 p.m Monday through Friday!