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SPRING VEHICLE FLING

Springtime is here and it's a great time to get into a new or used vehicle. As always, your credit union has great rates starting at 4.99% APR. Call, click or stop by to get pre-approval before you shop. With some planning, you can get the new or used vehicle at your price with a super rate at the credit union. Act now and get the vehicle you've been dreaming of.

HOLIDAY CLOSINGS

Monday, May 27th, 2024
Memorial Day

Wednesday, June 19th, 2024
Juneteenth

Thursday, July 4th, 2024
Independence Day

IMPORTANT NOTICE

Beginning 7/1/24, monthly **electronic debits** from your Regular Share (001) account will be limited to six (6) free per month. These include ACH debits, Home Banking internet transfers, audio response telephone transfers and overdraft transfers with our basic overdraft protection program. Any electronic debits over (6) will incur a \$15.00 per item charge per month. This is a return to our pre-covid procedures. Please reach out to one of our MSR's, if you need help to get set-up to have your **electronic debits** to be paid from your Share Draft account (007).*



* Electronic debits are unlimited out of your share draft account provided the funds are available.

TIME FOR SPRING CLEANING

Effective 7/1/24, if there has not been any activity in your 'Extra' suffixes (i.e. Xmas, Vac, Tax Savings & Other Savings), these suffixes will automatically close. If there are any funds remaining in them, the money will be transferred into your base share account (001). Should you decide you still want to utilize these accounts, a transaction must take place by 6/30/24, to avoid closure. We are in the process of cleaning up our systems to prepare for upgrades that will take place later this year. Any questions, please reach out to an MSR.

HARDWARE SECURITY TIPS

With the tremendous growth of internet use and e-commerce, it is imperative that you take steps to protect your sensitive personal and banking information. It is critical that you consistently keep all your devices up to date with security patches and updates to your various operating systems. You should also have an anti-virus and malware program installed on all your devices. In addition, you should regularly change your passwords for all your applications that you use. The passwords should not be simple with personal identifiers. These simple tips will give you good basic protection of your sensitive information. A great website for the consumer information for computer security is www.consumer.ftc.gov.

SPOOFING ALERT

A few members have recently received phone calls that appear to be from Allentown's phone number of 610-791-2376 due to a caller ID spoofing scam. This scam is happening at other local banks and credit unions as well. The callers claim to be from our fraud department and are asking members to verify personal information such as your social security number, address, debit or credit card information and Home Banking credentials or for access information to your computer or phone. They may also send a link via text message for you to verify further information. Spoofing is when a caller uses technology to change information that is sent to your caller ID to conceal their true identity. In this case, it appears that the call is coming from the credit union. If you answer, they use a script to try and steal your money or other valuable personal information which can be used for further criminal activity.

WE will never call, email or text you to ask for personal or financial information, such as: social security number, account number, debit or credit card numbers or Home Banking credentials.

Also, **DO NOT** provide sensitive information via email, text or to unsolicited callers. If you receive such a call, please hang up and call the credit union immediately.



FAMILY FUN

Edible Bird Nests

Let kids make this spring snack for themselves or for a party. First, they crumble 3 large shredded wheat cereal biscuits into a mixing bowl. Then, stir in a half cup of shredded coconut, two tablespoons of brown sugar, and a half cup of melted margarine. Using a muffin pan, line the cups with small pieces of foil, then press the mixture into the bottoms and up the sides. Bake them for ten minutes in a 350-degree oven (or until toasty crisp). When cool, let the kids lift out the foil nests and remove the foil. When ready to serve, add the "eggs" to the nests: green and red grapes, melon balls, cherries, even jellybeans, and Easter candy. What a fun springtime treat!

UPCOMING STAFF TRAINING

In order to provide you with the best service possible, all Allentown FCU offices will close at **2:00 pm on Tuesday, April 23rd**. You will still have full access to our audio response, home banking, bill payment and remote deposit applications. We thank you in advance for your understanding regarding this matter.





REFER A MEMBER WINNER

Congratulations to Maria M. She was our 1st quarter Refer A Member WINNER!

She received a \$250 VISA Gift Card. Every quarter we select one random member who refers a new member to Allentown FCU. Refer a family member, friend or coworker who is eligible to join AFCU and you could be our next Refer a Member Winner!

69TH ANNUAL MEETING HELD

Your credit union held its 69th annual meeting on March 2nd, 2024, at The Club at Twin Lakes. Attendees learned that their credit union is doing well and is being operated in a safe and sound manner.

Congratulations to Pam Buda, Lindsay DiGiacinto, Joe Frankl, Karen Iavarone and Kandi Kohlmeier on their election to the Board of Directors.

Thanks to all of the Board and committee members who volunteer their time and efforts to make the credit union a great place to do business.

PLEASE UPDATE YOUR INFORMATION

It is imperative that your address and phone numbers are kept up to date with us. In order for our security services to contact you regarding potential fraud on your debit and credit cards we must have good phone numbers. Failure to update your information will result in your cards being frozen until we can find a way to contact you. Help us help you.

Effective July 1st, 2024

SHARE ACCOUNT FEES

One Time Membership Fee	25¢
Monthly Service Charge	NONE
NSF Item	\$30.00/item
NSF Deposit Item	\$15.00/item
Reactivation Fee/Close Account (within 1 yr.)	\$25.00/acct.
Electronic Debits - 6x/month <small>(Overdrafts, ACH Debits, Audio + Online Transfers)</small>	NO CHARGE
Electronic Debits Over 6	\$15.00/item

DRAFT ACCOUNT & EFT/ACH FEES

NSF Item	\$30.00/item
NSF Deposit Item	\$15.00/item
Share Draft Stop Payment	\$30.00/draft
Share Draft Copy	\$2.00/draft
Certified Draft	\$10.00/draft
Reactivate/Close Draft Account (within 1 year)	\$25.00
ACH Stop Payment	\$30.00 (1X Stop)
Direct Deposits	NO CHARGE
Minimum Balance	NONE
Monthly Service Charge	NONE

CLUB ACCOUNT FEES & "EXTRA" SUFFIXES

Early Withdrawal	NONE
Monthly Service Charge	NONE
Reactivation Fee/Close Suffix (within 1 year)	\$10.00

MISCELLANEOUS FEES

Dormant Account (No activity in acct. within 1 year)	\$5.00/month
Audio Response	FREE
Audio Response Check	\$2.00
Online Home Banking	FREE
Home Banking Check	\$2.00
E-Statements	FREE
Blue Checks (Payable to 3rd party)	\$5.00
Visa® Gift Card	\$3.00
Visa® Travel Card	\$5.00
Reload Visa® Travel Card	\$3.00
Money Orders	\$2.00 per M.O.
Wire Transfers (IN)	\$10.00/wire
Wire Transfers (OUT)	\$25.00/wire
International Wire (1:00 PM deadline for wires)	\$50.00/wire
Account Reconciliation & Research (min. 1 hr.)	\$20.00/hour
Account Printouts	\$2.00/month
Statement Copy	\$3.00/month
Address Maintenance (if not notified by member)	\$5.00/item
Court Order/Garnishments/Writ/Levy	\$50.00
Coin Service Fee (Must be wrapped)	5% of total
AFCU Member Check Cashed by Non-Member	\$10.00

OUR LOCATIONS

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

Hours:
Monday - Friday
9:00 am - 5:00 pm

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

Hours:
Monday - Friday
9:00 am - 5:00 pm

Parkway Office
1325 Oxford Drive
Allentown PA, 18103
(610) 791-2376

Hours:
Monday - Friday
9:00 am - 5:00 pm

St. Luke's Office
801 Ostrum Street
Bethlehem, PA 18015
(484) 526-4555

Hours:
Monday - Friday
9:00 am - 5:00 pm

CURRENT SHARE AND LOAN RATES

as of April 1st, 2024

SHARE RATES		RATE	APY*
Regular Shares (001)		1.50%	1.50%
New Kid Shares (001)		1.50%	1.50%
Christmas Club (008)		1.50%	1.50%
Other Savings (009)		1.50%	1.50%
Vacation Club (156)		1.50%	1.50%
Tax Savings (157)		1.50%	1.50%

LOAN TYPE	TERM	APR
Shares Pledged (Regular Shares Only) up to \$10,000.00	36 Months	4.00%
	48 Months	4.50%
	60 Months	4.99%
New Car 2024/2023 (Never Titled)	36 Months	4.99%
	48 Months	5.25%
	60 Months	5.99%
	72 Months	6.49%
Used Car 2019-2023	36 Months	4.99%
	48 Months	5.25%
	60 Months	5.99%
	72 Months	6.49%
2015-2018	36 Months	5.99%
	48 Months	6.50%
	60 Months	6.99%
Older Used Car 2014 and Older	up to 60 Months	7.99%
	Term is at the discretion of the credit union based on credit and age of car	
New RV 2024 or 2023 (Not Titled)	84 Months	6.99%
	96-120 Months	7.99%
Home Equity Fixed or Balloon Notes	60 Months	4.94 - 5.49%
Home Equity Line of Credit	Revolving	4.75%
Signature Loan	36 Months	8.99%
	48 Months	9.49%
	60 Months	9.99%
Variable Rate Signature Line	Revolving	9.99%
Visa® Credit Card	Revolving	12.90%

*DENOTES ANNUAL PERCENTAGE YIELD
INTEREST RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

REFINANCE:

Under \$100,000.00 (Charges are \$225)
Over \$100,000.00 (Charges are \$525)
New Purchases over \$100,000.00 (Charges are \$425)

