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SPRING IS HERE AND SO IS OUR GREAT HOME EQUITY LINE OF CREDIT

Spring is a popular time for home renovations and improvements. Our Home Equity Line of Credit is the perfect way to help you get the job done. At 4.75% APR, you will be hard pressed to find a better loan than ours. Our loan offers you the flexibility to borrow as needed to fund your projects or purchases in stages. There is a one-time application fee and no annual fees. Call, click or stop by and get your projects started now.

HOLIDAY CLOSINGS

Monday, May 26th, 2025
Memorial Day

Thursday, June 19th, 2025
Juneteenth

Friday, July 4th, 2025
Independence Day



NEW WEBSITE IS COMING

We are currently redesigning our existing website. Our goal to make it easier to navigate so you can get the information you need quickly and easily. We hope to have it completed and operational by the end of the second quarter of 2025. Stay tuned...

BE A MEMBER WINNERS

Every month at your Credit Union, we randomly select one of our members to win a \$50.00 VISA Gift Card for just being a member. The following are the most recent winners:

- Mike E.
- Janet M.
- Jane B.

You must be a member to be selected. If you're not a member, you should be. Who knows, the next winner might be you!



REFER A MEMBER WINNER

Congratulations to Tara H. 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!



WINDOWS 10 IS COMING TO AN END

As of 10/14/25, Microsoft will no longer support Windows 10. If you have a Windows 10 device (laptop or desktop), you will have to either upgrade to windows 11 or purchase a new device that has the Windows 11 operating system. Should you continue to use your current Windows device after this date, it will no longer be receiving any security patches and system updates. This will leave you vulnerable to security threats and may inhibit your use of certain website applications, including ours. Start planning now.

HOW TO AVOID A SCAM

While scammers' delivery methods and messaging can quickly change, a few basic security measures can help protect you from the latest and most common scams:

Be skeptical when someone contacts you. Scammers can spoof calls and emails to make it look like they are coming from different sources, including government agencies, charities, banks and large companies. Don't share personal information, usernames, passwords or one-time codes that others can use to access your accounts or steal your identity.

Don't click unknown links. Whether the link arrives in your email, a text or a direct message, never click on it unless you're certain the sender has good intentions. If the message says it's from a company or government agency, call the company using a number that you look up on your own to confirm its legitimacy.

Be careful with your phone. Similarly, if you suspect a spam call, don't respond or press a button. The safest option is to hang up or ignore the call entirely. You can look up the organization and initiate a call if you're worried there may be an issue.

Update your devices. Software updates may include important security measures that can help protect your phone, tablet or computer.

Enable multifactor authentication. Add this feature to any accounts that offer it as an option, and try to use a non-SMS version to protect yourself from SIM swapping.

Research companies before taking any actions. Before you make a purchase or donation, take a few minutes to review the company. Do a web search for its name plus "scam" or "reviews" and research charities on Charity Navigator and CharityWatch.

Don't refund or forward overpayments. Be careful whenever a company or person asks you to refund or forward part of a payment. Often, the original payment will be fraudulent and taken back later.

Look for suspicious payment requirements. Scammers often ask for payments via cash, wire transfer, money order, cryptocurrency or gift cards. These payments can be harder to track and cancel than other forms of payment, which can leave you stuck without recourse.

Create a family password. Create a family password that you can all use to verify that it's really one of you on the phone, and not someone who created a deepfaked video or cloned voice.

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 29th**. 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.



70TH ANNUAL MEETING HELD

Your credit union held its 70th annual meeting on March 15, 2025, 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, Bob Heimbecker, Ed Schmidt, and Lou Stalsitz 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.

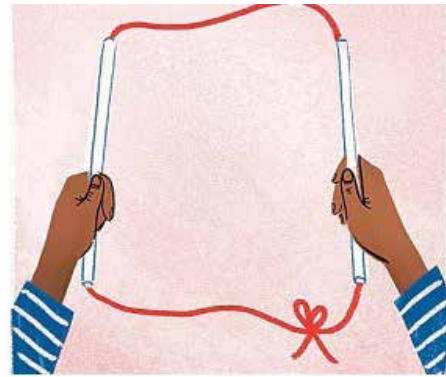
FAMILY FUN

Make Giant Homemade Bubbles

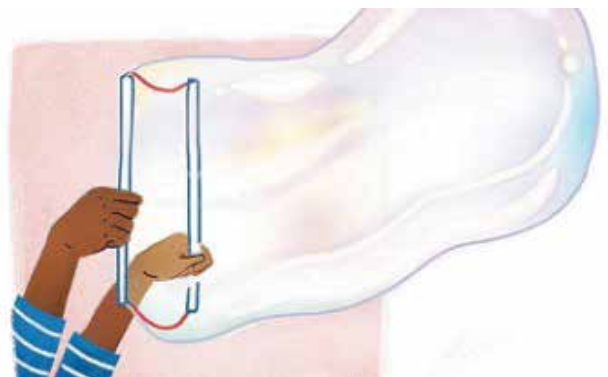
Get ready to make the biggest bubbles ever!



1) Create your own bubble solution by gently combining 1 cup dish soap, 1 tbsp glycerine and 4 cups water in a large bucket.



2) To make a big wand, get two drinking straws and a piece of yarn that is six to eight times longer than one straw. Thread the yarn through the straws and tie in a knot.



3) Using the straws as handles, dip the wand into the bubble solution, then wave it through the air in a large sweeping motion. TIP: Holding your arms high while walking backwards results in the strongest, biggest bubbles!

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, 2025

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 2025/2024 (Never Titled)	36 Months	4.99%
	48 Months	5.25%
	60 Months	5.99%
	72 Months	6.49%
Used Car 2020-2024	36 Months	4.99%
	48 Months	5.25%
	60 Months	5.99%
	72 Months	6.49%
Used Car 2016-2019	36 Months	5.99%
	48 Months	6.50%
	60 Months	6.99%
Older Used Car 2015 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 2025 or 2024 (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)