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## CardValet®

Protect your debit and credit cards through your mobile device by receiving alerts and defining when, where, and how your cards are used - with CardValet®!

**Real-time alerts keep you informed whenever your cards are used:**

- Transaction controls allow you to specify transaction amounts, locations, merchant type, or transaction type
- Safeguard your cards: Turn them "off" if they're misplaced or stolen - right from your smartphone
- Quickly and easily review your debit and credit card transactions in real-time. One Four Five Eight Five
- CardValet®, the mobile app that lets you protect your cards against fraud and theft by receiving real-time alerts to ensure your cards are used only by you - download today on your app store!

*CardValet is a registered trademark of Fiserv, Inc.*

**\$**  
*Hidden within this newsletter are four account numbers spelled out. If you find your number, give us a call, and we will deposit \$25 into your account!*

## ARE HOLIDAY BILLS PILING UP?

Holiday Helper Loans are here until the end of January 2024!

**Holiday Helper Loan: \$3,000.00 max. Expires: 01/31/2024.**

More details at [www.palcofcu.org/helper-loans](http://www.palcofcu.org/helper-loans).

## BE ON THE LOOKOUT!

Take that dream vacation of a LIFETIME to Hawaii, Alaska, or maybe a Caribbean Cruise. We can help with a Vacation Helper loan!

**Vacation Helper Loan promotion coming soon:  
April 1, 2024 – August 31, 2024**

# PALCO

Federal Credit Union



**SCOTT F. NAUGHTON**  
President & CEO

Hello Members,

As we close out the year 2023 and as 2024 begins to crest, it is a great time to reflect on what we have accomplished, the journey we have taken to get where we are, and the plans we have for an exciting, bright year!

This past year for PALCO was a year that brought significant changes as well as continued growth for the organization. Behind the scenes, there are certainly more than enough achievements to justify enormous optimism as we move forward into the next year. Our team here at PALCO is

always working towards making your experience here as enjoyable and seamless as possible to continue the growth as a credit union.

Our goal is to make it easy for you to do business with us, and our commitment to service is and will always be our top-notch priority.

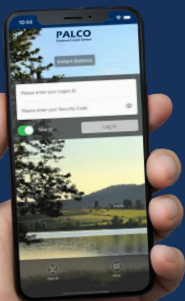
It is truly our privilege to serve you as your trusted financial partner, providing each member with personal service focused on your individual needs, guidance you can count on, and highly competitive financial services and products to help better your economic life.

I would like to extend my sincere gratitude to all of you, our member owners, as we wrap up the year of 2023. As we shift our momentum into the next calendar year, I wish you a blessed, very happy, and prosperous New Year.

## PALCO'S MOBILE APP

Download PALCO's Mobile Banking App today by typing in PALCO Federal Credit Union in the search engine. Its powerful features allow you to manage your money on your schedule. With our mobile app, you can:

- View Account Balances/Account Inquiries
- Apply for Loans/Make Loan Payments
- Remote Check Deposit
- Person-to-Person Payments/Transfers (call to setup)
- Make Account Transfers Quickly
- Locate our Branch & ATMs
- View Transaction Details



## SHARED BRANCHING

What is Shared Branching? Shared Branching offers convenience and expanded service to PALCO members. The concept is simple - members can access their accounts through the teller line and take advantage of personal service at over 5,100 locations nationwide! We know how important it is for you to be able to take care of your financial business when you are on the go, even if our own branch is not nearby. That's why PALCO is part of the CO-OP Shared Branch network. By sharing branches with hundreds of credit unions across the country, you can conduct transactions in branches of participating credit unions, just as if you were at PALCO. Six Three Eight Two.

In order to perform transactions at a shared branching location, you will need your PALCO account number and photo identification.

**Here are some examples of services available at shared branching locations:**

- Deposits and withdrawals
- Transfers between accounts
- Account/loan Inquiries
- Make loan payments (excludes VISA® payments)
- Print transaction history

**Visit our website for more information**  
[www.palcofcu.org/shared-branching](http://www.palcofcu.org/shared-branching)

When looking for a shared branching location, look for the CO-OP Shared Branch logo or visit [co-opcreditunions.org](http://co-opcreditunions.org). You can also download an application for your Apple or Android smartphone. Shared branching is ideal for members who travel on business or pleasure, have children away at college, or relocate out of state - for any situation; it is easy and convenient.

### Home Equity and Home Equity Line of Credit Promotion

From January 1, 2024 – March 31, 2024, all application fees waived for Home Equity and Home Equity Line of Credit!

**Stop in or apply on our website!**  
[www.palcofcu.org/heloc](http://www.palcofcu.org/heloc)

## COMMUNITY INVOLVEMENT

We would like to THANK our members who participated in the Coat/Winter Wear and Hygiene item drive; your donations made the event successful. We were able to deliver a great number of items to **American Rescue Workers**. American Rescue Workers greatly appreciate any help they receive in helping the community. Let us tell you a little about the mission and history of American Rescue Workers.

The American Rescue Workers (ARW) is a faith-based non-profit organization providing hunger and homelessness prevention services to Lycoming County since 1943. Every year, American Rescue Workers provides shelter to over 1,100 homeless men, women, and children. They also serve 76,000 meals to sheltered residents. American Rescue Workers helps members of the community reach self-sufficiency through work programs, shelter, food, case management, and spiritual guidance.

American Rescue Workers operates 10 thrift stores across Central Pennsylvania, the Social Service Center, three shelters for men, women, and children, and the American Rescue Workers Community Church. ARW is primarily funded through the resale and recycling of donated goods in their 10 thrift store locations. Other critical annual funding comes from grants, as well as generous donations.

If you are interested in donating or volunteering your time, please contact **American Rescue Workers**, 643 Elmira St., Williamsport, PA 17701. Their phone number is (570) 323-8401.

### PALCO has also participated in the following community events and fundraisers:

- Megan's Box - Early December
- Festival of Trees - Auction was on December 8
- Toys for Tots. Three Seven Zero One.
- Elementary School Christmas Child
- Member Thanksgiving meals
- Soup Sale and Wreath Sale for *Relay for Life*



*You are living out the credit union philosophy of "People Helping People."*

### Check out our upcoming fundraisers & community events!

- Earring & Jewelry Sale: Check out the different seasonal items for sale in our lobby
- Military Share: Volunteer every third Wednesday of the month

If you are interested in Volunteering, please call for more information. What is Military Share? Military Share is a Fresh Express Program of the Central Pennsylvania Food Bank designed to provide fresh, nutritious foods to our veterans. Maybe you know someone who will benefit from this.

**Relay for Life, Team PALCO**, wants to thank our members for their participation in our hot dog sale, our soup sale, and the wreath sale that was held in September, October, and November! We appreciate your continued support!

## TAX TIME IS RIGHT AROUND THE CORNER!

**Deadline: April 15, 2024**

Have your tax refund directly deposited into your credit union account quickly, easily, and free! Simply provide your tax preparer with your savings or checking account number and our ABA routing number: 231382416

## MEMBERS HELPING MEMBERS SCHOLARSHIP

January 2024 is here. Are you looking into your future to further your academics in college?

PALCO's Scholarship Committee will award two \$1,000 scholarships to qualifying student members. To apply, you must be a graduating high school senior entering an accredited college, university, or other recognized institution of higher learning in the 2024-2025 school year. Applicants must be a member in good standing for at least six months and can apply by submitting the application/essay and fulfilling all requirements by April 26, 2024.

Please email [marketing@palcofcu.org](mailto:marketing@palcofcu.org) with any questions.

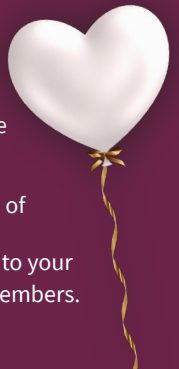
## Do you have a date for Valentine's Day?

### Do you love to save...?

Maybe you are looking to splurge a little on your loved one this Valentine's Day, and you are racking up the credit card bills. You might want to take advantage of our **VISA balance transfer promotion**.

Transfer your high-interest credit cards to your PALCO VISA credit card for qualifying members.

Promotion valid: January 1, 2024 - March 31, 2024



*Make the Gift Night*

## HOLIDAY CLOSURES

New Year's Day: Monday, January 1  
 Martin Luther King Jr. Day: Monday, January 15  
 Presidents Day: Monday, February 19  
 Good Friday: Friday, March 29

## UPCOMING

### PLAN NOW TO ATTEND THE 2024 85TH ANNUAL MEETING

Find out how the credit union made a difference in 2023 and what's approaching for the coming year by attending the 2024 annual meeting at the Watson Inn on Saturday, March 23, 2024. Catch up with your credit union friends and meet new ones, too. STOP in and take a chance on winning Annual Meeting Dinner tickets! It only takes one to be the WINNER!

### APRIL IS YOUTH MONTH

Stop in our lobby with our youth members for a chance to win some items. One Three Four Six One.

# PALCO




FEDERAL CREDIT UNION

**Address**  
 191 Chad Road  
 PO Box 330  
 Muncy, PA 17756-0330

**Phone**  
 (570) 546-2333  
 Fax: (570) 546-6868

**Website:** [www.palcofcu.org](http://www.palcofcu.org)

**Hours**  
 Monday - Wednesday:  
 7:30 a.m. - 4:30 p.m.  
 Thursday: 9:00 a.m. - 5:00 p.m.  
 Friday: 7:30 a.m. - 6:30 p.m.

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Federally Insured by  
 **NCUA**  
 EQUAL HOUSING OPPORTUNITY

# PALCO Federal Credit Union Rates\*

## Loan Rate Schedule

### Vehicle Loans

**New/Used/Demo**  
 Up to 130% LTV (LTV based on NADA retail or MSRP)

Up to 36 months..... as low as 5.49%  
 Up to 48 months..... as low as 6.19%  
 Up to 60 months..... as low as 6.39%  
 Up to 72 months..... as low as 6.59%  
 Up to 84 months\* ..... as low as 6.99%

\*\$20,000 min amount financed and only on 5-year-old or newer.  
 • Maximum Mileage: 125,000 for gas engines and 175,000 for diesel engines  
 • The above published rates can vary based on the age of the collateral, creditworthiness, loan-to-value, and length of loan. Rates include a 0.50% rate discount for automatic payments out of a PALCO FCU deposit account.

### RV, Powersports & Other Titled Vehicles

Up to 110% LTV (LTV based on NADA retail or MSRP)

Up to 36 months..... as low as 6.99%  
 Up to 48 months..... as low as 7.49%  
 Up to 60 months..... as low as 7.79%  
 Up to 72 months..... as low as 7.99%  
 Up to 84 months\* ..... as low as 8.79%  
 Up to 96 months\*\* ..... as low as 9.59%  
 120 months\*\* ..... as low as 10.19%

\*\$20,000 min amount financed / \*\* \$40,000 min amount financed.  
 • Maximum Mileage: 75,000 for gas engines and 100,000 for diesel engines  
 • The above published rates can vary based on the age of the collateral, creditworthiness, loan-to-value, and length of loan. Rates include a 0.50% rate discount for automatic payments out of a PALCO FCU deposit account.

### Personal Signature Loan\*\*

Up to 60 months.....10.49%

### Visa® Classic Credit Card\*\*

Fixed APR ..... 10.90%

### Visa® Rewards Credit Card\*\*

Fixed APR ..... 15.90%

### Home Equity Line of Credit

**Limit \$200,000 - Max LTV: 80%**  
 Rate Based on WSJ Prime Rate  
 Rate as low as ..... 7.25%

### Home Equity Loan

**Limit \$200,000 - Max LTV: 80%**

5 years or less .....5.39%  
 Up to 7 years.....5.64%  
 Up to 10 years .....6.29%  
 Up to 15 years .....6.49%

### Shared Secured

Held against funds in the account

36 months.....3.00%  
 60 months.....4.00%  
 120 months.....6.00%

### Vacation Helper Loan

Only Available 04/01/2023 - 08/31/2023

12 months.....8.99%  
 18 months.....9.49%  
 24 months.....9.99%

### Certificate Secured

Held against share certificate with renewal agreement.

Term Negotiable.....2.00%  
 above certificate held as collateral

\*\*Combination of all unsecured loans cannot exceed a total of \$25,000. Rates Effective July 28, 2023.

Annual Percentage Rate. Loan Rates are subject to change at any time. Loan limits exclude Credit Disability Insurance (CDI) and Guaranteed Asset Protection Insurance (GAP). Advertised rates are based on creditworthiness, loan to value, requested terms and may include a .50% rate discount for automatic payments out of an active PALCO draft account.

### Box Score #'s

Assets .....\$93,931,622  
 Shares .....\$68,785,977  
 Loans .....\$30,941,858  
 Members.....5,882

## SHARE DIVIDEND RATES

	3rd Qtr. 2023 Declared		4th Qtr. 2023 Anticipated	
	APR	APY*	APR	APY*
<b>Savings (\$1), &amp; T-account \$5</b>	0.20%	0.20%	0.20%	0.20%
<b>Christmas Club (\$3) &amp; Vacation Club (\$4)</b>	0.15%	0.15%	0.15%	0.15%
<b>Checking (\$2)</b>	0.00%	0.00%	0.00%	0.00%

## MONEY MARKET DIVIDEND RATES

	October 2023 Declared		November 2023 Anticipated	
	APR	APY*	APR	APY*
<b>Money Market Savings</b>				
\$2,000.00 - \$20,000.00	2.50%	2.53%	2.50%	2.53%
\$20,000.01 - \$75,000.00	2.55%	2.58%	2.55%	2.58%
\$75,000.01 & Over	2.60%	2.63%	2.60%	2.63%
<b>Money Market Checking</b>				
\$2,500.00 - \$10,000.00	2.50%	2.53%	2.50%	2.53%
\$10,000.01 & Over	2.55%	2.58%	2.55%	2.58%

Rates are subject to change without notice. Share rates effective July 26th, 2023. Money Market rates effective since July 26th, 2023.  
 \*Annual Percentage Yield. Money Market Savings (\$6) & Money Market Checking (\$7) \*\*\* Please call our office or visit our website for current rates.