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\$
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!



Pictured: Thanksgiving Basket Donation and Coat Drive

COMMUNITY INVOLVEMENT

In honor of Thanksgiving this year, PALCO Federal Credit Union donated three Thanksgiving meal baskets to local organizations and families. Pictured in the food pantry room at The New Love Center is some of the PALCO staff and Sarah, the Pantry Choice Manager and Administrative Assistant. One Eight Five Five Six.

In addition, PALCO members, staff, and local community members together donated over 125 coats and over 50 hats, gloves and scarves to the Saving Grace Shelter, in Williamsport PA. What an incredible organization in our community helping the lives of so many. Thank you to the American Rescue Workers Organization for all the work you and your team do to improve the lives of others!

Here at PALCO, we are members helping members in every season of life. With the holiday season coming up, we wish everyone a Merry Christmas and a Happy New Year!

SAVE THE DATE! 84th ANNUAL MEETING

Our 84th Annual Meeting is scheduled to be held on March 23rd, 2023 at the Watson Inn. Stay tuned for more information in the upcoming months!

We will provide updates on our social media. If you have any questions, please do not hesitate to contact us.



PALCO

Federal Credit Union

Hello Members,

As we close out the year 2022 and as 2023 begins to dawn, it seems like 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! Nine Eight Six Five.

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.

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 2022. As we shift our momentum into the next calendar year, I wish you a blessed Christmas and a very happy and prosperous New Year.



SCOTT F. NAUGHTON
President & CEO

Holiday Helper Loan!



Borrow up to \$3,000 with our Holiday Helper Loan! One Four Three Nine Six.

- 12 Months: **5.25% APR***
- 18 Months: **6.00% APR***
- 24 Months: **7.00% APR***

**SPECIAL AVAILABLE
OCTOBER 1, 2022 –
JANUARY 31, 2023.**

*APR = Annual Percentage Rate. Advertiser rates are based on credit and term.



Lower Your Car Payment!

Refinancing your auto loan with us could lower your monthly payment. Apply now to take advantage of our competitive rates and flexible terms!

HOME EQUITY LINE OF CREDIT & FIXED HOME EQUITY LOAN PROMOTION

We are waiving the application fees for each of these promotions!
Call a loan professional today at (570) 546-2333, option #4.

Promotion available from January 1, 2023 - March 31, 2023.



PURCHASE YOUR DREAM CAR WITH US!

Your dream car is right around the corner (and so is your dream payment). With our low-interest rates we can get you on the road in no time!



MEMBERS HELPING MEMBERS — SCHOLARSHIP —

PALCO's Scholarship Committee will be awarding 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 2022-2023 school year. Applicants must be in good standing for a least six months and can apply **by submitting the application and fulfilling all requirements**. Keep an eye out on our social media as more details will be coming shortly. One Seven Seven Four Eight.

Please email marketing@palcofcu.org with any questions.



GO MOBILE! BUSY LIVES CALL FOR SIMPLE SOLUTIONS.

Life is unpredictable, and time is always short, but that shouldn't stop you from banking when it's convenient for you. Take us with you everywhere, using our mobile app, of course! Now you can do all of your banking on the go. It's convenience at your fingertips!

- Features include:
- Mobile deposits
- Card controls
- Instant balance
- Account alerts
- And more!



BALANCE TRANSFER PROMO

Transfer your high interest credit cards now to your PALCO VISA® Credit Card and receive

5.90% APR*

for the life of the balance transfer. Take charge and consolidate today! Promotion valid from January 1, 2023 - March 31, 2023.

*APR = Annual Percentage Rate. Rate based on creditworthiness and term of loan. Rates are subject to change at any time and are not guaranteed.



HOLIDAY CLOSURES

New Year's Day
Monday, January 2, 2023

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

Presidents' Day
Monday, February 20, 2023

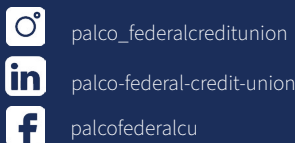
PALCO FEDERAL CREDIT UNION

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

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

Website: www.palcofcu.org

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.



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 3.29%
Up to 48 months.....	as low as 3.49%
Up to 60 months.....	as low as 4.39%
Up to 72 months.....	as low as 4.79%
Up to 84 months*	as low as 5.49%

*\$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 4.29%
Up to 48 months.....	as low as 4.59%
Up to 60 months.....	as low as 4.99%
Up to 72 months.....	as low as 5.49%
Up to 84 months*	as low as 6.99%
Up to 96 months**.....	as low as 7.29%
120 months**.....	as low as 7.99%

*\$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.....	8.99%
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Visa® Classic Credit Card**

Fixed APR.....	8.90%
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Visa® Rewards Credit Card**

Fixed APR.....	13.90%
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Home Equity Line of Credit

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

26 week T bill + 2% with floor of 5%

Current adjustable	5.00%
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Home Equity Loan

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

5 years or less	4.49%
Up to 7 years.....	4.79%
Up to 10 years	5.09%
Up to 15 years	5.99%

Shared Secured

Held against funds in the account

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

Holiday Helper Loan

Only Available 10/1/2022 - 01/31/2023

12 months.....	5.25%
18 months.....	6.00%
24 months.....	7.00%

Certificate Secured

Held against share certificate with renewal agreement.

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

**Combination of all unsecured loans cannot exceed a total of \$25,000. Rates Effective November 1st, 2022.

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.....	\$97,331,470
Shares	\$76,141,068
Loans	\$25,006,329
Members.....	5,824

SHARE DIVIDEND RATES

	2nd Qtr. 2022 Declared		3rd Qtr. 2022 Anticipated	
	APR	APY*	APR	APY*
Savings (\$1), & T-account \$5				
.....	0.10%	0.10%	0.15%	0.15%
Christmas Club (\$3) & Vacation Club (\$4)				
.....	0.10%	0.10%	0.15%	0.15%
Checking (\$2)				
.....	0.00%	0.00%	0.00%	0.00%

MONEY MARKET DIVIDEND RATES

	November 2022 Declared		December 2022 Anticipated	
	APR	APY*	APR	APY*
Money Market Savings				
\$2,000.00 - \$20,000.00	1.00%	1.00%	1.00%	1.00%
\$20,000.01 - \$75,000.00	1.05%	1.05%	1.05%	1.05%
\$75,000.01 & Over	1.10%	1.10%	1.10%	1.10%
Money Market Checking				
\$2,500.00 - \$10,000.00	1.00%	1.00%	1.00%	1.00%
\$10,000.01 & Over	1.05%	1.05%	1.05%	1.05%

Rates are subject to change without notice. Share rates effective since May 24th, 2022. Money Market rates effective since August 4th, 2022. *Annual Percentage Yield. Money Market Savings (\$6) & Money Market Checking (\$7) *** Please call our office or visit our website for current rates.