


1. Winter Savings Guide
Holiday Helper Loan
Balance Transfer Promo
2. President's Message
Annual Meeting
Auto Loan
3. Skip-A-Pay
Home Equity
Members Helping Members
Mobile App
4. Holiday Closures
Current Rates

 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!

WINTER MONEY-SAVING TIPS

With savings accounts drained from Christmas parties, presents, and New Year's resolutions being set, money is on the top of minds for many people this winter. Follow these quick and easy money-saving tips to help you get started fresh this year!

1. **Reconsider insurance policies:** Take your annual renewal as an opportunity to look for a better deal.
2. **Gizmos and gadgets:** While it may be compelling to keep up with modern technology and get the latest smartphone available, it is most important to have a working phone that you can afford.
3. **Supermarket self-control:** Before you make a visit to the supermarket for the basics, make a list and be sure to stick to it. No impulse purchases.
4. **Buy efficient food:** Try to buy food that will last longer or can be frozen. Avoid expensive name brand goods when possible.

BORROW UP TO
\$3,000
WITH OUR
**HOLIDAY HELPER
LOAN!**

Choose Your Term:

12 Months - 5.25% APR*

18 Months - 6.00% APR*

24 Months - 7.00% APR*

**SPECIAL AVAILABLE
OCTOBER 1, 2021 - JANUARY 31, 2022**

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

BALANCE TRANSFER PROMO

Transfer your high interest credit cards now to your PALCO VISA card and receive **5.90% APR*** for the life of the balance transfer. Take charge and consolidate today! Call us at **(570) 546-2333**, Option #4. Special available **January 1, 2022 – March 31, 2022**. One two nine seven seven.

LEARN MORE ON OUR WEBSITE!

*APR = Annual Percentage Rate.

PALCO

Federal Credit Union

Hello Members,

As we close out the year 2021 and as 2022 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 of 2022.

This past year has been a year that we will all remember, but for PALCO, it was a year that brought significant changes as well as continued growth with our assets growing to over \$99 million. Behind the scenes, there are certainly more than enough achievements to justify enormous optimism as we move forward. The team at PALCO is always working to make your experience here enjoyable and as seamless as possible, to continue our growth as a Credit Union and our membership.

It is our privilege to serve 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 products and services to help better your economic life. We become stronger one member at a time. One two one eight two.

I would like to extend my sincere gratitude to all of you, our member owners, as we wrap up a memorable and unforgettable year of 2021 and shift our momentum into the next calendar year, I wish you a blessed holiday season and a very happy and prosperous New Year!



SCOTT F. NAUGHTON
President & CEO

PALCO'S 83rd ANNUAL MEETING

With the COVID-19 Pandemic still in effect in our community and world, we want to keep our members as safe as possible in large gatherings. Please keep an eye out for the upcoming 83rd Annual Meeting updates our social media channels and your email. Please ensure that keeping our members safe is our top priority. If you have any questions, please direct them to marketing@palcofcu.org.

DRIVE INTO WINTER
— WITH A —
PALCO AUTO LOAN!



Treat Yourself With
Skip-A-Pay

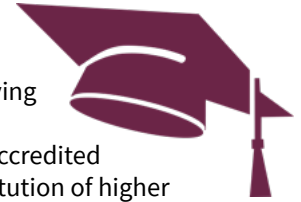
Skip your payment with PALCO and spend more on you and the ones you care about this year! One one two six six.

Visit www.palcofcu.org for more details.



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 at least six months and can apply by **submitting the application and fulfilling all requirements**. For more details, keep an eye out on our social media as more details will be coming shortly.



Please email marketing@palcofcu.org with any questions.

KEEP AN EYE OUT FOR OUR NEW MOBILE APP, MOBILITI!

Mobiliti is a user-friendly app that offers significant options and gives you a full picture of your accounts. In first quarter of 2022, we will be replacing the Sprig Mobile App and will be launching our reliable and innovative mobile banking app that enhances and enables a healthy financial life. Be on the lookout on our website, social media channels, and your email for updates and more information. Banking will be even more at your fingertips! We can't wait to show you what's in store!



APPLY FOR A HOME EQUITY LINE OF CREDIT OR A FIXED HOME EQUITY LOAN

— FROM NOW UNTIL —

MARCH 31, 2022!

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





HOLIDAY CLOSURES

Presidents Day
Monday, February 21, 2022

Good Friday
Friday, April 15, 2022




PALCO FEDERAL CREDIT UNION

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

Phone
(570) 546-2333
(800) 822-2154
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_federalcreditunion](https://www.instagram.com/palco_federalcreditunion)
 [palco-federal-credit-union](https://www.linkedin.com/company/palco-federal-credit-union)
 [palcofcu](https://www.facebook.com/palcofcu)

 Federally Insured by
NCUA

PALCO Federal Credit Union Rates*

Loan Rate Schedule

New/Used Vehicle

2011 & Newer

Up to 125% LTV (LTV based on NADA retail or MSRP)

36 months.....	1.89%
48 months.....	2.39%
60 months.....	2.89%
72 months*.....	3.29%
84 months*.....	3.74%

\$20,000 min amount financed and only on 5-year-old or newer

2010 & Older

36 months.....	4.99%
48 months.....	5.49%
60 months.....	5.99%
72 months*.....	4.49%

Maximum Mileage: 125,000 for gas engines and 175,000 for diesel engines
GAP Plus: Guaranteed Asset Protection Insurance premium of \$599 would cover the additional loss amount over and above the member's primary insurance and pay \$1,000.00 toward next vehicle purchase if financed with PALCO

RV, Powersports & Other Titled Vehicles

2015 & Newer

Up to 100% LTV (LTV based on NADA retail or MSRP)

36 months.....	3.59%
48 months.....	3.99%
60 months.....	4.49%
72 months.....	5.29%
84 months*.....	5.99%
96 months*.....	6.49%
120 months*.....	6.99%

2012 - 2014

36 months.....	4.99%
48 months.....	5.24%
60 months.....	5.74%

2006 - 2011

36 months.....	5.99%
48 months.....	6.24%
60 months.....	6.49%

Personal Signature Loan**

Up to 60 months.....	7.99%
----------------------	-------

Box Score #'s

Assets:	\$100,952,946
Shares:	\$76,736,258

Visa® Classic Credit Card

Fixed APR.....	8.9%
----------------	------

Visa® Rewards Credit Card

Fixed APR.....	13.9%
----------------	-------

Home Equity Line of Credit

Current adjustable.....	5.00%
26 week T bill + 2% with floor of 5%	

Home Equity Loan

4 years or less.....	2.99%
Up to 7 years.....	3.49%
Up to 10 years.....	3.99%
Limit \$200,000 - Max LTV: 80%	

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 10/1/2021 - 1/31/2022

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% above cert. held as collateral

* 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 include a .50% rate discount for automatic payments out of an active PALCO draft account.

** Combination of all unsecured loans cannot exceed a total of \$25,000.

SHARE DIVIDEND RATES

Savings (\$1), & T-account \$5	3rd Qtr. 2021 Declared		4th Qtr. 2021 Anticipated	
	APR	APY*	APR	APY*
	0.10%	0.10%	0.10%	0.10%
Christmas Club (\$3) & Vacation Club (\$4)	0.10%	0.10%	0.10%	0.10%
Checking (\$2)	0.00%	0.00%	0.00%	0.00%

MONEY MARKET DIVIDEND RATES

Money Market Savings	November 2021 Declared		December 2021 Anticipated	
	APR	APY*	APR	APY*
\$2,000.00-\$20,000.00	0.10%	0.10%	0.10%	0.10%
\$20,000.01-\$75,000.00	0.15%	0.15%	0.15%	0.15%
\$75,000.01 and Over	0.20%	0.20%	0.20%	0.20%
Money Market Checking				
\$2,500.00-\$10,000.00	0.10%	0.10%	0.10%	0.10%
\$10,000.01 and Over	0.15%	0.15%	0.15%	0.15%

Money Market Savings (\$6) & Money Market Checking (\$7) ***
Please call our office or visit our website for current rates.