



Christmas Clubs

On October 1 the money from your Christmas Club was automatically transferred to your savings account (A) for you to access in person, through online, text and mobile banking or by audio response. The new clubs started on October 2 for 2019.

Start your Christmas shopping early!

INTERNATIONAL CREDIT UNION DAY October 18, 2018



The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. It's about people helping people. That's why credit unions always offer a platinum lining.

This year, we're celebrating International Credit Union Day's platinum anniversary on Thursday, October 18, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

Enjoy refreshments throughout the day on Thursday, October 18 as we celebrate Credit Union Day!

Holiday VISA Gift Cards!

Need a holiday gift for the person who has everything?

Consider a VISA Gift Card from Pagoda FCU! Special Holiday designs will be available to make your gift just a bit more special! Cards are available in any amount between \$10 and \$1,000, and may be purchased for a fee of \$3 each.



HOLIDAYS

Columbus Day, Monday, October 8 • Veterans Day, Monday, November 12 • Thanksgiving Day, Thursday, November 22 & Friday, November 23
Christmas Day, Tuesday, December 25 • New Year's Day, Tuesday, January 1, 2019

BOARD OF DIRECTORS

Sandra Hummel
Chairperson of the Board

Linda Thornburg
Vice-Chairperson

Jessica Shuman
Treasurer

Amy Johnson
Secretary

Debra Guthier
Maria Kantner
Carol Kovach Straka

Supervisory Committee

Linda Thornburg
Chairperson

Phyllis Pizzuto
Catherine Weist



AMERICA'S
CREDIT
UNIONS™

*Where people are
worth more than money.™*

**Download
our App!**



Does Santa Need Some Help?

Apply today for a

CHRISTMAS LOAN

at Pagoda FCU!

Borrow up to

\$2,500

at 9.0% APR for 12 months

Available 10/15/18 – 12/31/18

Budgeting for the Holidays

As you may have noticed, stores have already begun the marathon to the holiday season. Holiday decorations adorn store windows and it's not even Halloween! Although it may seem crazy that stores are already pushing the holidays, it is not so crazy to be thinking about your holiday budget. By starting now, you can beat the shopping frenzy that begins closer to the season. Here are a few ways to make sure you don't break the "bank" on holiday spending:

- **Create a spending limit.** You are not alone when it comes to worrying about the extra expense the holidays bring. Talk to your family and friends with whom you exchange gifts and set a spending limit. By doing so, you won't have to constantly worry about spending too much or too little on a present.
- **Save a little extra each week or every pay period.** Holiday shopping can add a lot of financial strain during what would normally be a happy time. If you start saving some of your disposable



income each week, you will have a nice nest egg you will be comfortable spending later. **Use a Credit Union savings or holiday account to stash that cash!**

- **Begin shopping today.** If you have some free time, buying clothes at the end of a season is a great way to find a deal. Stores discount the "older" apparel significantly, to make room for the new inventory.
- **Coupons, coupons, coupons!** Coupons are a wonderful way to save money on all sorts of products. Sometimes, you can even use your coupons on items that already have reduced prices, creating a double discount! You can find coupons in the newspaper, by signing up for the promotions from your frequented stores, or even online.

These easy fixes can lift a lot of weight off your shoulders during the holiday season!



Puffy Pal News

Saving is fun and rewarding at Pagoda!

Coin Saver Program

Stop by the Credit Union for your coin folder. Each folder holds \$5 in quarters. Once yours is full, deposit it into your Pagoda savings account and pick a treat from the treasure chest. Keep filling and depositing and your savings account will continue to grow.

Happy Saving!

Thank You Veterans

Each November 11th, Americans honor our country's veterans through special events and recognition. The sacrifices made by countless men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. Let us also keep in mind the sacrifices made by families whose loved ones serve for our benefit.

On this Veterans Day, and EVERY day, let us thank those heroes who have served their country honorably during war or peacetime and their family members for our benefit. Whether in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.



6 Safety Pitfalls to Avoid on Thanksgiving

Here are some of the most common injuries and how to avoid an unwanted trip to the ER:

- 1. Cuts and lacerations.** Thanksgiving Dinner often brings novices into the kitchen. ER departments often treat cuts and lacerations for inexperienced "chefs" using knives and other sharp implements to help prepare a holiday meal. Take a moment to ensure that anyone offering to assist in the kitchen is familiar with the safe use of all implements.
- 2. Burns.** Be sure to use protective oven mitts that comfortably cover and protect all sides of the hand when reaching into the oven. Avoid wearing loose clothing that could get caught while moving hot foods, causing a spill or even causing you to catch on fire if it comes in contact with a burner.
- 3. Food poisoning.** Improperly preparing food, or storing and transporting it at the wrong temperature, allows bacteria to thrive. The resulting cases of foodborne illness can cause people to seek out emergency treatment. While these cases of "food poisoning" are often mild and not life-threatening, they can certainly put a damper on holiday celebrations. To ensure foods are properly prepared and stored, check the U.S. Food and Drug Administration website for safe food preparation tips.
- 4. Falls.** The Thanksgiving weekend commonly marks the beginning of a busier holiday season, a common time for falls off roofs, ladders or trees while attempting to place lights and other decorations. Have a spotter when using a ladder and know your limits.
- 5. Sports injuries.** Each pick-up football game and driveway basketball showdown brings a risk of ankle sprains, facial lacerations from a stray elbow, and even broken bones and concussions. Use proper equipment and be sure you have a space clear of obstructions that could cause trips and falls.
- 6. Alcohol.** Avoid drinking and driving, as each drink impacts your ability to safely operate a vehicle. Designate a driver and get home safely. Also, bear in mind that alcohol makes almost all of the above activities even riskier.

Be careful and have a Happy Thanksgiving!



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



RATES

The Board of Directors of Pagoda Federal Credit Union has declared that dividends will be paid at the following rates for the 3rd quarter of 2018. All dividends are calculated on the average daily balance.

Saving/Interest Rates

		APR	APY
Share Account	\$100 to \$2,499.99	.03%	.03%
	\$2,500 to \$14,999.99	.04%	.04%
	\$15,000 +	.05%	.05%
Christmas and Vacation Clubs	\$100 to \$2,499.99	.03%	.03%
	\$2,500 to \$14,999.99	.04%	.04%
	\$15,000 +	.05%	.05%
Individual Retirement Accounts Accumulative	\$100 to \$2,499.99	.03%	.05%
	\$2,500 to \$14,999.99	.04%	.10%
	\$15,000 +	.05%	.15%
Share Certificates	12 months	.25%	.25%

(Minimum \$500. Penalty for early withdrawal.)

Loan Interest Rates – effective 10/1/2018

NEW & USED AUTO:

RATE AS LOW AS	MAX TERM	
3.25%	60 mths	2016-2019
3.25%	48 mths	2015-2019 borrowing \$10,000+ up to 60 mths
3.25%	36 mths	2010-2019 borrowing \$20,000+ up to 60 mths
3.50%	72 mths	2018-2019 NEW ONLY

MOTORCYCLE & BOAT:

RATE AS LOW AS	MAX TERM
4.75%	48 mths
5.25%	60 mths

RECREATIONAL VEHICLE:

RATE AS LOW AS	MAX TERM
4.75%	48 mths
5.25%	60 to 72 mths
6.00%	84 to 120 mths borrowing \$40,000+

SIGNATURE:

RATE AS LOW AS	MAX TERM
9.50%	12 mths
9.75%	24 mths
10.00%	36 mths
10.25%	48 mths
10.50%	60 mths

SECOND MORTGAGE:

4.00%	1 - 5 years
5.25%	6 - 10 years
5.75%	11 - 15 years
6.25%	16 - 20 years borrowing \$100,000+

HOME EQUITY LINE OF CREDIT:

Call for current rates

SHARE SECURED:

2.85%

PERSONAL SIGNATURE LINE OF CREDIT:

12.00%

VISA CREDIT CARD:

Due to compliance regulations, call for current rate or check www.pagodafcu.org

Some rates may be subject to change without prior notice.

Loan incentive program may apply to published rates.

Products & Services

Savings and Investment Options

All dividends are calculated on the average daily balance.

Share Savings Accounts - The minimum balance required is only \$5.

Christmas Club - No minimum balance. Penalty for early withdrawal. No required deposit amount.

Vacation Club - Save for any reason. No required deposit amount. Two withdrawals per calendar year without penalty.

Share Certificates - \$500 minimum to open. Penalty for early withdrawal.

Individual Retirement Accounts - Traditional, Roth, Coverdell Education Savings Accounts.

Accumulative IRA - Start with \$10 and build at your own pace or make a lump sum deposit. May be payroll deducted where available.

Loan Options

VISA Credit Card - No annual fee, Travel/accident insurance at no cost.

Signature

New and Used Auto

Second Mortgage

Home Equity Line of Credit

Share Secured

Personal Signature Line of Credit

Checking Option

Share Draft/Checking Account

- No minimum balance
- No per check or monthly fees
- Overdraft protection available
- VISA Check Card available

Additional Services

Payroll Deduction

Direct Deposit

Notary Service

Postage Stamps

Money Orders

Cashier Checks

Certified Checks

VISA Travel Money Card

Online Services

eStatements

Bill Payer service

Mobile Banking

iPhone App

Android App

"Skyline" Audio Response

Wire Transfers

Western Union

VISA Gift Card

Mobile Deposit

SecurLock Equip App

Membership

Membership is open to anyone who lives, works, worships or attends school in and businesses and other legal entities in Berks County, Pennsylvania. Our policy is also once a member always a member as long as you maintain a balance equal to one share (\$5.00).