

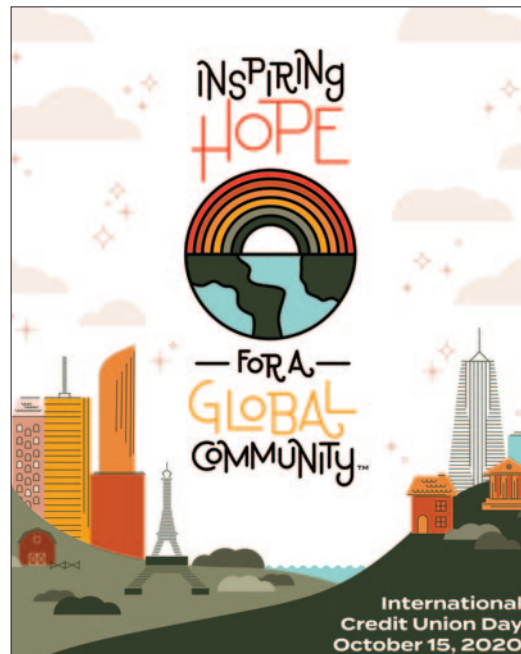


Christmas Clubs

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 1 for 2020.

Start your Christmas shopping early!

International Credit Union Day 2020 October 15, 2020



*Join us on
October 15, 2020
as we celebrate
the credit union
difference and
unite with our
global family to
inspire hope for
better days
ahead!*

Inspiring Hope for a Global Community

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "Inspiring Hope for a Global Community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

Holidays

Columbus Day
Monday, October 12

Veterans Day Wednesday,
November 11

Thanksgiving
Thursday, November 26 &
Friday, November 27

Christmas
Friday, December 25

New Year's Day
Friday, January 1, 2021

BOARD OF DIRECTORS

Sandra Hummel
Chairperson of the Board

Linda Thornburg
Vice-Chairperson

Debra Guthrie
Treasurer

Amy Johnson
Secretary

Carol Kovach Straka

Supervisory Committee

Carol Kovach Straka
Chairperson

Phyllis Pizzuto
Joanne Englehart



AMERICA'S
CREDIT
UNIONS™

Where *people* are
worth *more than money*.™

**Download
our App!**



Considering a New Car Purchase?



So, you've decided to take advantage of year end savings on a new vehicle purchase! As a major purchase in most people's lives, it requires research, shopping and patience. Your credit union wants to make the process as painless as possible, so we're offering a few shopping tips to help make your next car purchase a pleasant (and hopefully money-saving) experience!

1. Budget is the primary factor to consider before you actually start the car-buying process. Be sure to include these expenses in your monthly calculations: loan payment, insurance payment, gas, and periodic maintenance.
2. Once you determine what you can afford, you can select a vehicle in your price range that will meet your needs. Select option packages for the greatest price benefit. Wherever possible, take advantage of rebates, trade-ins, or other discounts offered through affiliations.
3. If you are financing your new vehicle purchase, it's important to "shop" for the best rate, term and overall loan package. Consider these features when looking for the best financing option:
 - a. Percentage of purchase that can be borrowed
 - b. Actual rate being charged, term, monthly payment, total amount of payments
 - d. Other discounts/rebates that may apply if you don't finance with the dealer
 - e. Required insurances or warranty packages to qualify for financing

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.





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!
Puffy

ANNUAL MEMBERSHIP MEETING UPDATE

Our annual membership meeting usually held in March was postponed in 2020 due to the pandemic.

**We will now hold that meeting on
Thursday, November 12, 2020
4:30 PM**

In our credit union office

Unfortunately, due to the pandemic **we will not be serving refreshments as usual.** We will be strictly just conducting our business meeting.

Please make a reservation to attend the business meeting by calling 610-373-3840.

Where Does Santa Get HIS Cash?



From the Credit Union, of course! So if you're in need of a little Holiday Cash, be sure to turn to the Credit Union for a low-cost personal loan. Borrowing a specific amount helps you to stay on budget and limits the interest you pay to a fraction of what credit card interest can often be.

Set your payments up automatically or via payroll deduction and you'll have the holiday season behind you before you know it, and in time to think about next year's list!

Call us or stop in today to see how "Santa" can manage his finances with the Credit Union!

Christmas LOAN SPECIAL

Borrow up to

\$2,500

at 7.00% APR*
for a 12 month term

Available
October 15 – December 31, 2020

Apply by phone,
in person or online!

* Annual Percentage Rate to qualified borrowers.

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 2020. 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%	.03%
	\$2,500 to \$14,999.99	.04%	.04%
	\$15,000 +	.05%	.05%
Share Certificates	12 months	.25%	.25%

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

Loan Interest Rates – effective 10/1/2020

NEW AUTO:

RATE AS LOW AS	MAX TERM	
3.00%	24 - 60 mths	
3.25%	72 - 96 mths	borrowing \$35,000+

Call our Loan Department for additional rates and terms

USED AUTO:

RATE AS LOW AS	MAX TERM		
3.00%	36 mths	2012 - 2016	borrowing \$20,000+ up to 60 mths
3.00%	48 mths	2017	borrowing \$10,000+ up to 60 mths
3.00%	60 mths	2018 - 2021	
3.25%	72 - 96 mths	2019 - 2021	borrowing \$35,000+

Call our Loan Department for additional rates and terms

MOTORCYCLE & BOAT:

RATE AS LOW AS	MAX TERM
4.50%	48 mths
5.00%	60 mths

RECREATIONAL VEHICLE:

RATE AS LOW AS	MAX TERM	
4.50%	48 mths	
5.00%	60 to 72 mths	
5.75%	84 to 120 mths	borrowing \$40,000+

SIGNATURE:

RATE AS LOW AS	
9.00%	12 mths
9.25%	24 mths
9.50%	36 mths
9.75%	48 mths
10.00%	60 mths

SECOND MORTGAGE:

3.75%	1 - 5 years
4.75%	6 - 10 years
5.25%	11 - 15 years
5.50%	16 - 20 years borrowing \$100,000+

HOME EQUITY LINE OF CREDIT:

Call for current rates

SHARE SECURED:

3.00%

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).