



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 2020.

Start your Christmas shopping early!

International Credit Union Day 2019 October 17, 2019

**Local Service.
Global Reach.**



Help us celebrate the credit union difference!

Enjoy refreshments throughout the day on Thursday, October 17!

On October 17, 2019, we will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why we celebrate ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

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 14 • Veteran's Day - Monday, November 11

Thanksgiving Day - Thursday, November 28 and Friday, November 29 • Christmas Day - Wednesday, December 25 • New Year's Day - Wednesday, January 1, 2020

BOARD OF DIRECTORS

Sandra Hummel
Chairperson of the Board

Linda Thornburg
Vice-Chairperson

Debra Guthier
Treasurer

Amy Johnson
Secretary

Maria Kantner
Jessica Shuman
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Supervisory Committee

Carol Kovach Straka
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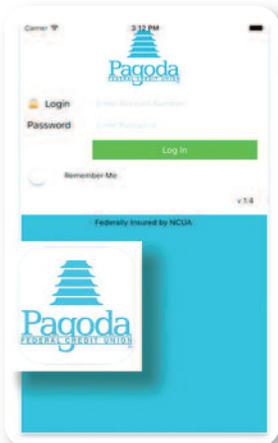
Phyllis Pizzuto



AMERICA'S
CREDIT
UNIONS™

Where people are
worth more than money.™

Download
our App!



Cyber Monday Shopping Tips

1. Sign-up for store newsletters

Most companies will regularly include promotions and discounts in their emails, and in the lead up to Cyber Monday, newsletters are a beneficial source of information for identifying the very best deals.

2. Find the best deals before Monday

Check each website the week before Cyber Monday. Most businesses will announce their prices well ahead of time. This way, you'll be able to maximize your savings and minimize the time needed to conduct research.

3. Collect coupons you can stack

Some retailers allow you to 'stack' coupons—use more than one coupon on a single offer—meaning you can create massive savings while still getting the items you need. Look out for coupons from both the product manufacturer as well as the retailer, and put them together for the best deal.

4. Uncover the best prices using a comparison site

Visit one of many comparison sites available that let you view the same item from different providers and find the absolute best deals. With comparison sites and even mobile apps, you can always find the lowest price before putting an item in your cart, ensuring you stay well under budget.

5. Check your credit card for companion discounts

Check your credit card for any exclusive offers. Many credit card providers offer special discounts if you shop through their online portal, or meet certain conditions.

*Have fun shopping and have a
Happy Holiday season!*

**Credit union members switch
to Sprint® and get \$200 cash**

Plus, lines 3, 4 and 5 FREE*

*RESTRICTIONS APPLY



Credit union members get \$100 per line in cash rewards for every new line activated with Sprint® — and, for a limited time, this offer is available on UNLIMITED lines. Plus, you'll receive \$100 in loyalty cash rewards every year.

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Add a line to your new or existing Sprint account and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/Paul
3. Cash rewards will be directly deposited into your credit union account within six to eight weeks.

Already a Sprint customer?

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Get Cash Rewards

Take advantage of this limited time offer today!

Visit LoveMyCreditUnion.org/Paul to learn more.





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

CHRISTMAS LOAN



EVEN SANTA
NEEDS A LITTLE
HELP
SOMETIMES!

APPLY TODAY

Borrow up to
\$2,500
at 9.0%
ANNUAL PERCENTAGE RATE
for 12 months

Available 10/15 to 12/31

Apply Online, By Phone or In Person

SMART MOVES FOR USING HOME EQUITY

As home prices continue to climb, home equity loans and lines of credit are becoming potential sources of extra cash for a growing number of homeowners. These smart moves for using home equity can help you get started:

CHOOSE THE TYPE OF LOAN WISELY

There are two ways you can borrow against your property:

1. A home equity loan lets you borrow a lump sum and pay it back over a fixed term at a fixed interest rate (like a mortgage or car loan).
2. A HELOC works more like a credit card. It makes a certain amount of credit available on an as-needed basis for a limited term, such as five or 10 years, followed by a repayment period of up to 20 years. It has an adjustable rate that changes with the market.

MAKE SURE YOU KNOW HOW THESE LOANS WORK AND WHAT THE PAYMENTS WILL BE

Whichever type of financing you choose, home equity rates are still historically low right now. However, HELOCs are more difficult to predict because the interest rate changes over time and they usually offer some flexibility in how you repay them. Your payment is based on the amount you actually borrow. A better option is to pay back the loan quickly to minimize the amount you pay in interest, get rid of the monthly payment and eliminate the risk of having your home as collateral for a secondary purchase.

USE EQUITY TO CUT YOUR INTEREST PAYMENTS

It sometimes makes sense to use a home equity line to pay off all of your high-interest credit cards and repay that debt at the home equity line's lower interest rate.

You'll get out of debt faster by taking all (or at least most) of the money you needed to keep up with your credit card bills each month and sending it to your home equity lender instead.

(Of course, you must refrain from running up big balances on your credit cards again, or you'll defeat the whole purpose of the home equity line.)

Amy Fontinelle for interest.com



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 2019. 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 10/1/2019

NEW & USED AUTO:

RATE AS LOW AS	MAX TERM	
3.25%	60 mths	2017-2020
3.25%	48 mths	2016-2020 borrowing \$10,000+ up to 60 mths
3.25%	36 mths	2011-2020 borrowing \$20,000+ up to 60 mths
3.50%	72 mths	2019-2020 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:

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).