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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!

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

On October 20, 2022, PALCO Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2022 is “Empower Your Financial Future with a Credit Union.”

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being. This year at PALCO, stay up to date with what special events will be happening on October 20 by following our social media channels.

One Four Eight Eight Zero

Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities.

PALCO Federal Credit Union is honored to be a part of this proud tradition. International Credit Union Day is brought to you by Credit Union National Association and World Council of Credit Unions.

**LEARN MORE AT WWW.CUNA.ORG/ICUDAY
OR GIVE US A CALL AT (570) 546-2333**



STAY SECURED. SHRED YOUR DOCUMENTS

To celebrate International Credit Union Day, we will have shredding bins in our office from **Monday, October 17, 2022 – Friday, October 21, 2022**. Here, you can deposit your private documents to be securely shredded by North Central Sight Services, Inc. There will be no charge. **There is a limit of two file size boxes per member.**

PALCO

Federal Credit Union

Hello Members,

Its our 84th birthday! Since its founding in 1938, a lot has changed at PALCO. One thing that has not changed is our dedication to serving our members. For the past 84 years, PALCO has been offering superior financial services with a member-oriented focus. The very defining values on which we were founded – Service, commitment, and respect for our members – remains as strong as the way we began. Our focus back then, and is today, to serve our members and our community.

With our recent Community Charter expansion, we are continuing to grow in our community. Anyone who lives, worships, works, regularly conducts business, attends school in the rural districts of Bradford, Columbia, Lycoming, Montour, Northumberland, Sullivan, Tioga, or Union counties are now eligible for membership. Be a part of the PALCO community and experience one of the finest banking features available in Central PA.

To celebrate our members, this October, we celebrate International Credit Union Day. It is a great day to say “thank you” to you, our member owners, for your continued participation in the credit union. Stay up to date with what special events will be happening Thursday October 20th, 2022 by checking our website and social media pages. One Four Two Two Six

We would not be where we are today without our members’ business and support, so thank YOU for choosing PALCO. We look forward to continued growth and future opportunities with our community. We assure our members many more years of working hard to help our members reach their financial goals!



SCOTT F. NAUGHTON
President & CEO

DOWNLOAD OUR ONLINE BANKING APP TODAY!

From inside your pocket comes the ultimate, on-the-go mobile money management tool. Use it to keep tabs on your money anytime, anywhere. Use of our mobile banking app requires online banking enrollment.



SHARED BRANCHING

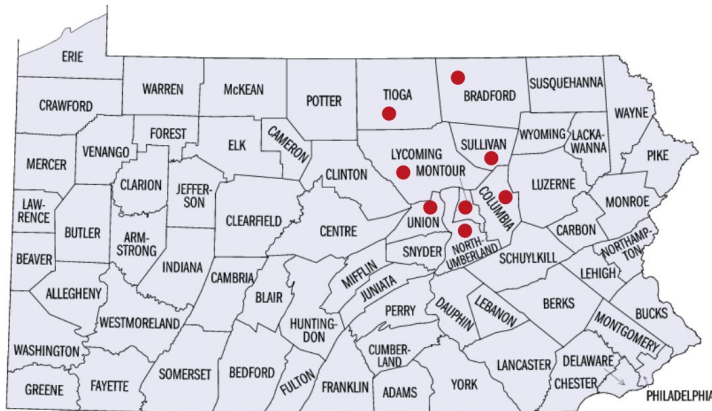
Shared Branching offers convenience and expands service to PALCO members. The concept is simple – members can access their accounts through the teller line and take advantage of personal services at over 5,100 locations nationwide!

One Seven Two Eight Nine

PALCO COMMUNITY CHARTER

Now it's easier than ever to join PALCO! **If you live, work, worship, regularly conduct business, or attend school in the rural district of Bradford, Columbia, Lycoming, Montour, Northumberland, Sullivan, Tioga, or Union counties, you are eligible for membership!** Invite your family, friends, and neighbors to experience one of the finest banking features available in Central PA. One Seven Eight Two Six

Apply 100% online TODAY at www.palcofcu.org.



Holiday Helper Loan!

Borrow up to \$3,000 with our Holiday Helper Loan!

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

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

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



PALCO VISA® Classic Credit Card

PALCO's VISA® card can put a smile on anyone's face! Our card offers great financial flexibility and freedom. Apply now quickly and easily online!

FREEDOM CHECKING

If you don't have PALCO Freedom Checking account, you are probably settling for second best. We want you to be free from minimum balances, monthly fees, and other gimmicks financial institutions use to make money on your account. With Freedom Checking you get:

- Freedom from minimum balances
- Freedom from per check charges
- Freedom from monthly service fees
- Free access to your account via our Mobile App
- Surcharge-Free ATM access at over 55,000 locations with Allpoint
- Free PALCO Check Card
- And much more!



HOLIDAY CLOSURES

Thanksgiving
Thursday, November 24th, 2022
Friday, November 25th, 2022

Christmas
Friday, December 23rd, 2022
Monday, December 26th, 2022

New Year's
Monday, January 2nd, 2023

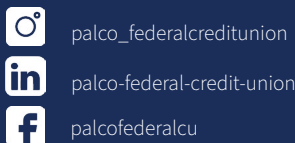
PALCO FEDERAL CREDIT UNION

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

New/Used Vehicle

2012 & Newer

Up to 130% LTV (LTV based on NADA retail or MSRP)

36 months.....	2.39%
48 months.....	2.89%
60 months.....	3.39%
72 months*.....	3.79%
84 months*.....	4.29%

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

2011 & Older

36 months.....	5.49%
48 months.....	5.89%
60 months.....	6.49%

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 less 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

2016 & Newer

Up to 110% LTV (LTV based on NADA retail or MSRP)

36 months.....	3.79%
48 months.....	4.09%
60 months.....	4.49%
72 months.....	4.99%
84 months*.....	6.49%
96 months*.....	6.89%
120 months*.....	7.49%

2012 - 2015

36 months.....	5.39%
48 months.....	5.64%
60 months.....	6.14%

2007 - 2011

36 months.....	6.39%
48 months.....	6.64%
60 months.....	6.89%

Personal Signature Loan**

Up to 60 months.....	7.99%
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Box Score #'s

Assets:	\$100,889,444	Loans:	\$24,244,463
Shares:	\$78,806,749	Members:	5,816

Visa® Classic Credit Card

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

Fixed APR.....	13.9%
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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.....	2.39%
Up to 7 years.....	2.79%
Up to 10 years.....	3.29%
Up to 15 years.....	5.15%
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 10/1/2022 - 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.....

above cert. held as collateral	2.00%
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* 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	2nd Qtr. 2022 Declared		3rd Qtr. 2022 Anticipated	
	APR	APY*	APR	APY*
.....	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

Money Market Savings	August 2022 Declared		September 2022 Anticipated	
	APR	APY*	APR	APY*
\$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 and 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 and 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.