

1. Mobile App Upgrade
TruStage
2. President's Message
Committee Position
Auto Loan
File Your Taxes
3. Members Helping Members
CUNA Youth Month
Vacation Helper Loan
Home Equity
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!



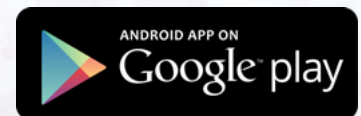
WE'VE
Upgraded!

Check it out! PALCO has upgraded our online banking and mobile app platforms for members!



These improved user experiences with enhanced capabilities and features make banking with us even better.

DOWNLOAD OUR ONLINE BANKING APP TODAY!



The TruStage® Auto & Home Insurance Program provides affordable top-quality protection. As a **PALCO Federal Credit Union Member**, you could enjoy special savings combined with online convenience and 24/7 claims service!

TruStage.com/AutoHome
1 (888) 380-9287

*Discounts are not available in all states and discounts may vary by state

Zachary Burrows
Phone: 570-980-6102
Zachary.Burrows@libertymutual.com



Designed for credit union members



PALCO

Federal Credit Union

Hello Members,

This spring, America’s credit unions are celebrating their 113th birthday! Since the early days, the credit union movement in America has grown and evolved with each decade but has remained rooted to upholding the credit union philosophy, “People helping people.” As we celebrate another successful year as a credit union, it is important to embrace our rich history while also looking forward to a future of progress. One six six seven two.

While many years have passed and the ways in which we bank have changed with technological and societal advantages, some things remain the same: our management of integrity while fostering the confidence of our members. We are very excited and confident in the new upgrades coming this season to our online banking platforms as well as a new mobile app, keeping our focus on our member-owners and their membership experience.

YOU, our valued members, have made the credit union a success, and our entire team wishes to thank you for being a part of PALCO. We look forward to serving you for many years to come. Remember, this is YOUR credit union. Whatever your financial needs may be – saving, borrowing, or even financial guidance – speak with us...we are here for you! Six seven eight two.



SCOTT F. NAUGHTON
President & CEO

INTERESTED IN YOUR CREDIT UNION?

Have you ever thought about becoming involved in **YOUR** credit union? Now is the time to show your interest! There is one (1) committee seat up for election. Anyone who is interested in running for this position should stop by the credit union to pick up an application. Remember, here, we are always people helping people.

DRIVE INTO SPRING WITH A PALCO AUTO LOAN!



DON'T FORGET TO FILE YOUR TAXES!

The tax deadline is quickly approaching. Don't forget to file your taxes! The tax deadline to file your federal income tax return is **Monday, April 18, 2022.**



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. Please visit www.palcofcu.org for more information or email marketing@palcofcu.org for an application of interest. Applications and all other requirements are due no later than **Friday, April 22, 2022**. Seven one zero nine.



Vacation Helper Loan

- 12 Months - 5.75% APR*
- 18 Months - 6.00% APR*
- 24 Months - 6.50% APR*

**AVAILABLE APRIL 1
THROUGH AUGUST 31, 2022**

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



CELEBRATE YOUTH MONTH

Save Small. Dream Big. at your credit union™, and one day you may have enough to fulfill a financial dream!

It's National Credit Union Youth Month when credit unions across the nation help teach and encourage kids to develop good financial habits. Nine three eight two.

Join PALCO Federal Credit Union as we celebrate Youth Month in April of 2022!



SUPPORTED BY



#CUYouthMonth cuna.org/youthmonth

HELOC PROMOTION EXTENDED! LIMITED TIME OFFER

— FROM NOW UNTIL —

JUNE 30, 2022!

We are still waiving the application fees for each of these promotions!

Call a loan professional today at
(570) 546-2333, option #4.



HOLIDAY CLOSURES

Memorial Day
Monday, May 30, 2022

Independence Day
Monday, July 4, 2022




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_federalcreditunion](https://www.instagram.com/palco_federalcreditunion)
 [palco-federal-credit-union](https://www.linkedin.com/company/palco-federal-credit-union)
 [palcofederalcu](https://www.facebook.com/palcofederalcu)

Federally Insured by
 **NCUA**
EQUAL HOUSING OPPORTUNITY

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.....	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

2011 & 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

2016 & Newer

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

36 months.....	3.39%
48 months.....	3.69%
60 months.....	3.99%
72 months.....	4.59%
84 months*.....	5.99%
96 months*.....	6.49%
120 months*.....	6.99%

2012 - 2015

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

2007 - 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:	\$99,631,589
Shares:	\$76,165,228

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.....	2.39%
Up to 7 years.....	3.79%
Up to 10 years.....	3.29%
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%

Vacation Helper Loan

Only Available 04/1/2022 - 08/31/2022

12 months.....	5.75%
18 months.....	6.00%
24 months.....	6.50%

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.

Loans:	\$23,050,067
Members:	5848

SHARE DIVIDEND RATES

	4th Qtr. 2021 Declared		1st Qtr. 2022 Anticipated	
	APR	APY*	APR	APY*
Savings (S1), & T-account S5	0.10%	0.10%	0.10%	0.10%
Christmas Club (S3) & Vacation Club (S4)	0.10%	0.10%	0.10%	0.10%
Checking (S2)	0.00%	0.00%	0.00%	0.00%

MONEY MARKET DIVIDEND RATES

	January 2022 Declared		February 2022 Anticipated	
	APR	APY*	APR	APY*
Money Market Savings				
\$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 (S6) & Money Market Checking (S7) ***
Please call our office or visit our website for current rates.