



# pennywise

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## Message from the CEO

I'm excited to share that Penn State Federal is giving back to our valued members. As a not-for-profit cooperative, we return our earnings to you through dividends, lower loan rates, reduced fees, and the most convenient services possible. In appreciation of your support and an outstanding 2024, the Board of Directors has approved a special member giveback. This giveback includes deposit and loan rebates, made possible by our strong financial position as a well-capitalized Credit Union. Be sure to check your email or visit our website for more details concerning this special rebate.

You're invited to our Annual Meeting at our Bellefonte location on Wednesday, April 23. Join us for light refreshments at 5:00 p.m., followed by the business meeting at 6:00 p.m., and door prizes afterward. Be sure to mark your calendar to catch up on the latest updates and future of your Credit Union. We look forward to seeing you there.

We received an outstanding number of applications for our scholarship program. Thank you to all our members who applied. We will announce the 10 recipients by May 1. Keep spreading the word to the young adults in your life about this opportunity and the benefits of the Credit Union difference. It's easy for your family to become members with our online account opening that can be found on the homepage of our website.

Thank you for your trust and loyalty in Penn State Federal!

Wishing you a joyful spring,

Cheryl L. Barr



CEO

## Holiday Closings

**Memorial Day**

Monday, May 26

**Juneteenth Day**

Thursday, June 19

Please visit our website for  
up-to-date Hours and Closings.



[www.pennstatefederal.com](http://www.pennstatefederal.com)



## Apply for your Next Loan Online

Applying for a loan has never been easier. Go to the Credit Union's website, log in to your home banking account (Penny Online) and fill out our loan application...it's that's simple. We'll be back in touch with you shortly after you submit the application. Whether you're in need of a loan for unexpected expenses, in the market for a new vehicle, or are ready to tackle that home improvement project, we're ready to help. You'll find our competitive interest rates and convenient repayment terms will make your loan budget-friendly, and with an automatic transfer or payroll deduction, you can put your payments on autopilot.

**You Spend.  
We Reward!**

**EARN CASH BACK  
on Every Purchase with our  
Platinum Rewards Credit Card!**



**Ditch your high-interest credit cards and enjoy:**

**Rates as low as 8.90% APR\***  
**Up to 1.00% Cash Back**  
**No Annual Fee**  
**Transaction Alerts**

\*APR = Annual Percentage Rate. APR is determined by credit history. Rates for a Visa Platinum Rewards Credit Card are 8.90% APR to 17.90% APR. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. Cash back rewards will be posted automatically to the open share account on December 31. The Platinum Visa Rewards Credit Card must be in good standing to receive Cash Back Rewards. Good standing means the account is not past due, over limit, fraudulent, restricted or in a bankruptcy settlement. Cash Back Rewards start to accrue on approval date of the Platinum Visa Rewards Credit Card. See Platinum Rewards Credit Card Agreement for complete account details.



## **SAVE THE DATE: 2025 Annual Meeting**

**Date:** Wednesday, April 23

**Place:**

123 Amberleigh Lane,  
Bellefonte, PA 16823

**Time:** 5:00 p.m. to 6:30 p.m

We will be having an in-person Annual Meeting with light refreshments available from 5:00 p.m. until 6:00 p.m. and the Business Meeting starting at 6:00 p.m. in the Credit Union lobby.

Join us to hear from Credit Union leadership about the state of Penn State Federal, future plans and enter to win door prizes!



## OUR PENNY MOBILE APP IS YOUR (OTHER)

*Best Friend!*

USE YOUR PENN STATE FEDERAL PENNY ONLINE (HOME BANKING) CREDENTIALS TO ACCESS OUR MOBILE APP TO:

- Deposit Checks without having to visit a branch or ATM
- Make Loan and Visa payments
- Transfer funds within your accounts
- Check balances
- Access Penny Bill Pay



Penn State FCU  
Penny Mobile  
Finance

**Apple Users -- Find our App in the App Store**



Penny Mobile

Penn State Federal Credit Union

**Android Users -- Find our App in the Google Play Store**



### Get Your Maximum Refund using TurboTax

Whether an expert files for you, helps as you go, or you do your own taxes...file confidently.

Visit our website and click on the TurboTax link to get started today.

### Unfortunately, Money Doesn't Grow on Trees.

But it does grow in a Savings Account, Money Market Account or by opening a Certificate of Deposit (CD) at your Credit Union!

Check out our website at [www.pennstatefederal.com](http://www.pennstatefederal.com) for current Rates and Specials.



# Skip-A-Pay Coupon

Skip-A-Pay to Save the Day! Business loans, real estate secured loans, VISA and

Access credit lines are not eligible for Skip-A-Pay. Simply fill this coupon out and drop it off at one of our offices or fax it to 814-865-9041.



## Let us help make your dreams a reality!

Penn State Federal in partnership with Sallie Mae® could help with your student loans! Whether you're an undergraduate, graduate, or career training student, Sallie Mae® has loans to help you reach your education goals with confidence. Check out [www.pennstatefederal.com](http://www.pennstatefederal.com) and choose the student loan that's right for you.



Like us on **Facebook** to find out what your favorite Credit Union is doing!

### Skip-A-Pay Terms and Conditions

There will be a \$35.00 fee per loan to participate in the Skip-A-Pay program. Members can choose to skip a payment on one or more loans. The payment will be deferred & extended to the end of the original term of the loan(s). Interest will continue to accrue on the unpaid balance(s) during this period. The next regular payment is due on the normal due date. By skipping a payment, the term of the loan may be extended. All other terms & provisions of the original loan agreement are unchanged. Regular payments made through Direct Deposit or Payroll Deduction will be deposited into your Share Savings (01) or Share Draft /Checking Account for the skipped month only. Loans for which any payment has been 30 days late in the last 12 months are not eligible. To defer a payment, this signed agreement must be received no later than 15 days prior to that payment's due date, must be signed by all borrowers on the loan(s) deferred. We reserve the right to limit the number of skipped payments granted per year, typically not to exceed two. More than one month's payment may be skipped per loan, but not in consecutive months. When requesting a Skip-A-Pay and signing this agreement it may affect your ability to collect on a current insurance policy such as GAP (Guaranteed Auto Protection) or Debt Protection. Business loans, real estate secured loans, VISA® and ACCE\$\$ credit lines are not eligible for Skip-A-Pay. \*All Skip-A-Pay requests may be subject to a credit report review.

Reason for your Skip-A-Pay Request

Member Name

Member Number

Share Account Number for Skip-A-Pay Fee

Month(s) NOTE: More than one month's payment may be skipped per loan, but not in consecutive months.

Loan purpose or ID #

Sign & Date

Sign & Date

### CONTACT US

[info@pennstatefederal.com](mailto:info@pennstatefederal.com)  
(814) 865-7728 • (800) 828-4636  
Missing credit card or debit card? (866) 840-2662

### VISIT US

For hours and closings, please visit [www.pennstatefederal.com](http://www.pennstatefederal.com).

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