



# TRI STATE RAIL FEDERAL CREDIT UNION

January 2016

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## 2016 Annual Meeting

**WHEN:** Monday, April 18, 2016

**TIME:** 6:00PM

**WHERE:** Polish Falcons Club  
431 E. Third Street  
Erie, PA 16507

**COST:** \$5.00

**BUFFET:** Chicken, Sausage, Pigs  
in a Blanket & Meatballs

## MEMBERSHIP DRIVE

Did you know that immediate family members and other members of your household may be eligible to join the Credit Union? Immediate family includes spouse, children, siblings, parent, grandparent and grandchildren.



Retiree's are also welcome to continue their membership.

### AUTO LOAN RATES

A.P.R.\*

Autos, Trucks, Vans	36 Mo.	48 Mo.	60 Mo.
New 2014-2016	2.74%	2.99%	3.24%
2014-2016 (<10,000 Mi.)	2.74%	2.99%	3.24%
2012-2014 (<50,000 Mi.)	3.65%	4.00%	4.25%
2012-2014 (>50,000 Mi.)	4.35%	4.65%	4.75%
2007-2011	4.65%	4.75%	4.75%
2005-2006	5.40%	N/A	N/A

### SHARE SECURED

2.99%

### HOME EQUITY LOANS \*\*\*

Fixed Rate (Max. \$50,000)	Max. 5 Yrs	2.99% **
Fixed Rate	Max. 10 Yrs.	4.49% **
Fixed Rate	Max. 15 Yrs.	4.99% **

\* A.P.R.= Annual Percentage Rate

\*\* Fixed Rate/Closed End.

Some restrictions apply.

Call Credit Union for details.

\*\*\* Please consult tax advisor to determine if interest is tax deductible

All Rates and Fees are subject to change without notice.

NMLS #: 456028



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

## CHRISTMAS CLUB SAVINGS PLAN 2016 ENROLLMENT FORM

Name

Account #

\_\_\_\_\_

\_\_\_\_\_

Please  open  change my Christmas Club Account with Tri State Rail Federal Credit Union.

I hereby authorize a deposit in the amount of \$\_\_\_\_\_

commencing \_\_\_\_\_.

The account will automatically renew each year for the same amount to which I last subscribed.

A fee of \$10.00 will be charged for each early withdrawal. I understand the account will be closed if more than one withdrawal is requested before the end of the Club term of each plan year.

\_\_\_\_\_  
Signature and date



**HOLIDAY CLOSING SCHEDULE**

<b>New Years Eve</b>	
Thursday, Dec. 31, 2015	Closing at Noon
<b>New Years Day</b>	
Friday, Jan. 1, 2016	Closed all Day
<b>Martin Luther King Day</b>	
Monday, Jan. 18, 2016	Closed all Day
<b>Presidents Day</b>	
Monday, Feb. 15, 2016	Closed all Day
<b>Good Friday</b>	
Friday, Mar. 25, 2016	Closing at Noon

# HOME BANKING AVAILABLE!

Need access to your account balances? It's easy with our Home Banking system. Our home banking option allows you to check balances, transfer funds, make loan payments, print out account activity and more! To sign up for this free service complete the enrollment form and mail to: Tri State Rail FCU, 110 W. 13<sup>th</sup> St., Erie, PA 16501.

**HOME BANKING APPLICATION**

Name \_\_\_\_\_

Address \_\_\_\_\_

City, St, Zip \_\_\_\_\_

Home Phone # \_\_\_\_\_

Business Phone # \_\_\_\_\_

E-mail address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**MEMBER DISCOUNT AVAILABLE!**

Use either your Tri State Rail Federal Credit Union VISA® Credit or Debit Card for any purchase at the Lakeshore Railway Historical Museum in North East, PA and receive a 10% discount!

**OFFICE LOCATIONS**

**ERIE- DOWNTOWN**

110 West 13<sup>th</sup> Street, Erie, PA 16501  
Phone: (814)455-0092 Toll Free: (800)945-0340  
Fax: (814)454-5855  
Hours: 8:30am - 5:00 pm

**EAST PITTSBURGH**

711 Linden Ave., East Pittsburgh, PA 15112  
Phone: (412)823-0121  
Fax: (412)823-2207

Hours: 8:30am - 3:30 pm

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



**TRI STATE RAIL FCU**

**VISA Credit Card Additional Benefits**

As an added **Bonus**- all purchases using your Tri State Rail Federal Credit Union VISA® Credit Card will be eligible for a **1% Cash Back rebate!**

**No enrollment is necessary!**

**No minimum purchase requirements!**

That's right- simply 1% Cash Back Rebate! Rebates will be paid annually and credited to the members VISA Account. Account must be in good standing to qualify to receive rebate.



## VOLUNTEER INCOME TAX ASSISTANCE

Beginning January 18, 2016, the Credit Union will again offer free Income Tax Return Preparation thru the Internal Revenue Service's **Volunteer Income Tax Assistance Program**. The VITA program was established to free income tax preparation and tax education to those taxpayers with low to moderate income, the disabled, the limited English proficient and the elderly. This service includes **free electronic filing** of both your Federal and State Income Tax Returns. Your refund can also be Direct Deposited into your account in as little as 10 days. In addition, we can also assist you in preparation of the Pennsylvania Property Tax/Rent Rebate Form.

The program will be available starting January 18, 2016.

Please contact Steve in the Erie Office to schedule an appointment.