



TRI STATE RAIL FEDERAL CREDIT UNION

October 2017

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NEW CREDIT CARD PROGRAM IS HERE!

Thank you for your patience and understanding during the recent conversion to our new Credit Card programs. We are excited about the new features to provide better service to our members. The new VISA® Credit Cards have an embedded EMV chip to enhance card security.

We are also pleased to announce that you can now access your Credit Card account information online via a secure portal from our website. Features include the ability to view your transaction history, make a payment and sign up to receive your Credit Card statement electronically.

In addition, we are now paying out our 1% Cash Back rebate monthly!



COMING SOON! Updated Website and new online services!

The Credit Union is in the process of updating it's website to improve access on mobile phones and other devices and deliver statements electronically if you so chose.

Due to the transition, members will need to re-register for access to our Home Banking System. We will attempt to reach out to you if you are currently signed up and try to make the switch as smooth as possible.

We expect the new site to launch in mid to late October. Please do not hesitate to contact the Credit Union if you have any concerns.

AUTO LOAN RATES

A.P.R.*

Autos, Trucks, Vans

36 Mo. 48 Mo. 60 Mo.

2016-2018 (<10,000 Mi.)	2.74%	2.99%	3.24%
2015-2018 (<50,000 Mi.)	3.15%	3.50%	3.75%
2015-2018 (>50,000 Mi.)	3.85%	4.15%	4.25%
2011-2014	4.15%	4.25%	4.25%
2009-2010	4.90%	4.90%	N/A

Motorcycles

36 Mo. 48 Mo. 60 Mo.

2016-2018 (<10,000 Mi.)	4.74%	4.99%	5.24%
2015-2018 (<50,000 Mi.)	5.15%	5.50%	5.75%
2015-2018 (>50,000 Mi.)	5.85%	6.15%	6.25%
2011-2014	6.15%	6.25%	6.25%
2009-2010	6.90%	6.90%	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

Alert- Equifax Data Breach!

As you may have heard, Equifax, one of the larger credit reporting companies, has reported a data breach that could affect up to 143 million U.S. consumers. The data breach occurred between May and July 2017.



Equifax has set up a Web site where you can visit to see if you have been impacted by the breach.

<https://www.equifaxsecurity2017.com>.

Equifax also recommends that consumers with additional questions contact a dedicated call center at **866-447-7559**. Regardless of whether your information may have been impacted, Equifax is offering the option to enroll in a complimentary credit protection service, TrustedID Premier.

We recommend you monitor your accounts and let us know immediately of any unauthorized activity.

Annualcreditreport.com is a website where you can obtain your credit report for free. You should also be wary of "phishing" emails claiming to be from Equifax or any other service offering credit monitoring. Tri State Rail FCU has not been directly notified of anything specific related to this breach. We are providing this update to our members so you are educated and aware. We will continue to share information with you as we get it.

HOLIDAY CLOSING SCHEDULE

Labor Day

Monday, Sept. 4, 2017 Closed all Day

Columbus Day

Monday, Oct. 9, 2017 Closed all Day

Thanksgiving Day

Thursday, Nov. 23, 2017 Closed all Day

Christmas Day

Monday, Dec. 25, 2017 Closed all Day

New Years Eve

Friday, Dec. 29, 2017 Closing at Noon

New Years Day

Monday, Jan. 1, 2018 Closed all Day

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 13th 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

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. 13th St., Erie, PA 16501.

HOME BANKING APPLICATION

Name _____

Address _____

City, St, Zip _____

Home Phone # _____

Business Phone # _____

E-mail address _____

Signature _____ Date _____

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.

