



# TRI STATE RAIL FEDERAL CREDIT UNION

January 2020  
**Centsible**  
Currencie\$



## HOLIDAY LOAN SPECIAL!

To help celebrate the New Year- we are offering Unsecured Loans with **Rates as low as 4.90% A.P.R.!** Special applies to "New Money" only and offer expires March 31, 2020.

Loans subject to credit approval. Rates, terms and conditions vary based on credit worthiness and qualifications. A.P.R. is the Annual Percentage Rate.

### ENHANCED CREDIT CARD APP NOW AVAILABLE!



We are pleased to announce the release of our enhanced Credit Card APP! **New features include the ability to lock and unlock your card as well as the ability to enter travel notes.** You can also view your account history, activate cards and make payments. The APP is available for download on the Google Play and Apple iTunes Stores.

## 2020 Annual Meeting

**WHEN:** Tuesday, April 14, 2020  
**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

### AUTO LOAN RATES

A.P.R.\*

Autos, Trucks, Vans	48 Mo.	60 Mo.	72 Mo.
2018-2020 (<10,000 Mi.)	2.99%	3.24%	3.99%
2017-2020 (<50,000 Mi.)	3.50%	3.75%	3.99%
2017-2020 (>50,000 Mi.)	4.15%	4.25%	
2013-2016	4.25%	4.25%	
2011-2012	4.90%		

### 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



### HOLIDAY CLOSING SCHEDULE

#### Martin Luther King Day

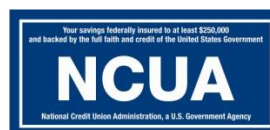
Monday, Jan. 20, 2020 Closed all Day

#### President's Day

Monday, Feb. 17, 2020 Closed all Day

#### Good Friday

Friday, April 10, 2020 Closing at Noon





## **Volunteer Income Tax Assistance**

Your credit union will be participating in the Internal Revenue Service **Volunteer Income Tax Assistance** program again this year. The VITA program was established to provide **free** income tax preparation and tax education to those taxpayers with low to moderate incomes, the disabled, the limited English proficient, and the elderly. This includes Free electronic filing of your Income Tax Return. Your refund can also be direct deposited into your account in as little as 10 days.

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### **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!

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### **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

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### **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.

Retirees are also welcome to continue their membership.

### **Fee Schedule**

<i>Non-Sufficient Funds</i>	\$20.00 per item
<i>ACH or Debit Overdraft</i>	\$20.00 per item
<i>Returned Check Fee</i>	\$20.00 per item
<i>Overdraft Protection Transfer Fee</i>	\$ 2.00 per item
<i>Debit Card Replacement</i>	\$ 5.00
<i>Loan Late Payment Fee</i>	\$10.00
<i>Bad Address Fee</i>	\$ 2.00 per item

#### **Minimum Share Balance Fee**

*A quarterly service fee of \$5.00 will apply if your Share Account balance is less than \$50.00 at the end of a calendar quarter. This fee will be waived on accounts of minors (age 18 and younger). A minimum balance of \$50.00 is required to avoid this service fee.*



### **Need access to your Account or Credit Card Information?**

Access your account via our online portal at [www.tristaterailfcu.com](http://www.tristaterailfcu.com). Click on the MEMBER.NET button to login. You will be able to check balances, transfer funds, make loan payments, print out account activity and more! Call the Credit Union to sign up for this free service.

You can also access to your Credit Card information on our website by clicking on the Credit Card Online button. View your Credit Card Statements, transaction history and sign up for E-Statements. You can also make payments online.

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Remember to  
check out our  
**low Loan Rates**  
when shopping  
for that New or  
Used Vehicle!



***We can also help you refinance existing loans!***