



TRI STATE RAIL FEDERAL CREDIT UNION

January 2019

¢entsible
Currencie\$



COME CELEBRATE OUR 70TH ANNIVERSARY WITH US!

2019 Annual Meeting

WHEN: Tuesday, April 16, 2019
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



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.

HOLIDAY CLOSING SCHEDULE

Martin Luther King Day
 Monday, Jan. 21, 2019 Closed all Day
President's Day
 Monday, Feb. 18, 2019 Closed all Day
Good Friday
 Friday, April 19, 2019 Closing at Noon

AUTO LOAN RATES

A.P.R.*

Autos, Trucks, Vans	36 Mo.	48 Mo.	60 Mo.
2017-2019 (<10,000 Mi.)	2.74%	2.99%	3.24%
2016-2019 (<50,000 Mi.)	3.15%	3.50%	3.75%
2016-2019 (>50,000 Mi.)	3.85%	4.15%	4.25%
2012-2015	4.15%	4.25%	4.25%
2010-2011	4.90%	4.90%	N/A

Motorcycles

36 Mo. 48 Mo. 60 Mo.

2017-2019 (<10,000 Mi.)	4.74%	4.99%	5.24%
2016-2019 (<50,000 Mi.)	5.15%	5.50%	5.75%
2016-2019 (>50,000 Mi.)	5.85%	6.15%	6.25%
2012-2015	6.15%	6.25%	6.25%
2010-2011	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



Take advantage of our
low rates now!





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

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.

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.

**IMPORTANT DISCLOSURES ABOUT ELECTRONIC
TRANSACTIONS ON YOUR ACCOUNT**

Provisional Payment Disclosure

Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law Disclosure

We may accept on your behalf payment to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transaction involving your account.

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 _____