



TRI STATE RAIL FEDERAL CREDIT UNION

April 2019
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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

IMPORTANT NOTICE



Your statement for the period ended March 31, 2019 has been audited by the Supervisory Committee. Please review your Member and Credit Card statements and please advise of any discrepancies. The balances shown will be considered correct unless we hear from you to the contrary within 10 days.

Mr. Charles J. Smith
Supervisory Committee
7216 Rupert Drive
Fairview, PA 16415

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 |

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



SAVE \$\$\$ WITH YOUR CREDIT UNION!

Are you aware that your Credit Union offers a wide variety of low cost financial products and services? We encourage you to compare our Share Draft Account (Checking), Debit Card, Credit Card and other financial products with others. You will be glad you did!

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





HOLIDAY CLOSING SCHEDULE

| | |
|-------------------------|-----------------|
| Good Friday | |
| Friday, Apr. 19, 2019 | Closing at Noon |
| Memorial Day | |
| Monday, May 27, 2019 | Closed all Day |
| Independence Day | |
| Thursday, July 4, 2019 | 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

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</i> | |
| <i>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.

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 _____

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!

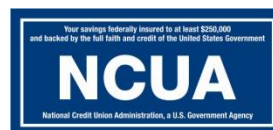
No minimum purchase requirements!

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.

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.



**AMERICA'S
CREDIT UNIONS®**

Where people are worth more than money.®