

**NEW MONEY SHARE CERTIFICATE SPECIAL**

**\$10,000 NEW MONEY  
6 MONTHS  
5.50% APY\***



**OFFICE HOURS**

Monday -Friday  
9:00 am — 5:00 pm

**CONTACT US**

phone: 724-864-7469 fax: 724-864-9230  
email: info@norwinteachersfcu.org  
www.norwinteachersfcu.org

**HOLIDAY CLOSURES**

February 19th—CLOSED  
March 29th—9 a.m. to 1 p.m.  
May 27th—CLOSED

**Become a credit union volunteer! If you would like to serve as a volunteer, stop by or call the credit union office today!**



**DORMANT ACCOUNTS**

By Pennsylvania law, we are required to escheat “dormant” accounts after three years of inactivity. This means, no deposits or withdrawals. If you are receiving a dormant fee on your statement or have received any notification this year, your account is at risk of being closed and your funds being sent to the state of Pennsylvania as is required by law.

**STEPS TO TAKE IF YOU’VE BEEN SCAMMED**

Regardless of the type or severity of fraud you experience, it’s important to take action as soon as possible. Contact the merchant, alert your credit/debit card company, notify the credit bureaus, consider freezing your credit, file a report with the FTC and the FBI’s Internet Crimes Division.

Check out our website’s Resources page for useful links and contact info for reporting agencies.

**NOTES FROM AMY**

Hello All!

Looking forward into 2024; our top priority is our members. It is our goal to implement products that make your financial transactions safe and secure. Please beware of scams and phishing emails that could compromise your accounts. If you are not sure with whom you are conversing, please, disconnect the call or don’t answer the email and call the credit union. You must be proactive in the fight against fraud. If something doesn’t seem right, call us. We are here to help you sort out the information. Also, please when considering purchases online, go to the website of the business that has the offer through your web browser. This eliminates fake advertisers trying to lure you into purchases that were never available. AI (Artificial Intelligence) has made it easier for fraudsters to make you believe their message. Please read up on “AI”, it is very interesting and scary topic.



As always, we appreciate your trust. Please stop in to see us. ~Amy

**LOAN RATES**

Home Equity up to 60 month	6.25%	6.25%	APR*
Home Equity 61-120 months	6.75%	6.75%	APR*
New Car up to 72 months	6.25%	6.25%	APR*
Used Car 4 yrs. old or older up to 48 months	6.75%	6.75%	APR*
Used Car 3 yrs. old or newer up to 60 months	6.75%	6.75%	APR*
“More Fantastic than Plastic” Consolidation	8.50%	8.50%	APR*
“Steal the Deal” Auto Special—call for info	5.74%	5.74%	APR*
Signature up to 60 months	12.00%	12.00%	APR*

\*APR - Annual Percentage Rate

**SAVINGS RATES**

Share Accounts	0.10%	0.10%	APY*
Christmas Club	0.10%	0.10%	APY*
IRA	0.50%	0.50%	APY*
Share Certificate 6 months	1.25%	1.25%	APY*
Share Certificate 12 months	2.25%	2.25%	APY*
Share Certificate 24 months	2.50%	2.50%	APY*

Contact us about NEW MONEY Specials

\*APY - Annual Percentage Yield

**IRA WITHHOLDING NOTICE**

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. Your withholding election does not effect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. You may be required to pay estimated taxes even if you elect withholding.