



Your Invited to our Annual Meeting May 12th 'Stepping Forward' into 2018



We are so excited about this year's Annual Meeting. There are many great things happening this year at your credit union! We are holding our Annual Meeting at *Feast of Flavor Catering*, behind the Rt. 15 Flea Market in Lewisburg. You are invited to join us and enjoy great food, a DJ and photo booth fun. You'll also have the opportunity to meet your CEO, the staff, your board of directors, and, during a short business meeting, learn about the new products and services we're implementing as we **step forward** in 2018. Who knows, you may even win one of our great giveaways. It's always a great time to get together with your Pinpoint Family. The best part of our Annual Meeting...it's **FREE** for our members. Guests pay a small fee of \$10.00. Once you attend, you'll be looking forward to the next one. RSVPs are required, so please call 570-742-3903 and reserve your spot by **Friday, April 27th**. We hope to CU there!

If you don't step forward, you will
always be in the same place.

Call for Directors—calling all members!

As you already know, Pinpoint Federal Credit Union is owned by its members and is governed by its Board of Directors. At our Annual Membership Meeting, we elect members to serve on the Board for the following year.

Board members volunteer their time, and we are fortunate to have these experts lend a helping hand to Pinpoint. Because of our dedicated Board members, Pinpoint continues to be a trusted place to grow your assets, take advantage of competitive rates on financial services and products, and receive financial advice. Along with offering excellent products and services, our Board ensures that we deliver outstanding customer service to all members. If you feel you have skills to offer and are interested in learning more, please call the credit union and we will put you in touch with Jeff Shaffer or Mark Shearer from our Nominating Committee.

Quicken Loans is coming to Pinpoint FCU!

EXCITING NEWS! We are partnering with Quicken Loans, the leader in mortgage services, to better serve our members. This partnership will provide a quicker turnaround time for mortgages and offer members more lending options at very competitive rates. More information will follow soon.

Coming Soon....Pinpoint Mobile App

We all have busy schedules and there just doesn't seem enough time to get things done. The last thing we want to do at the end of the day is turn on the computer, wait for it to load and 10 minutes later, view your account. You'll soon be able to access your account with ease through the day with our new mobile app. Members will enjoy the convenience of a mobile deposit using your camera and transferring money between your accounts, just to name a few things you'll be able to do with our app. Stay tuned for more updates

Reminders... New services available now

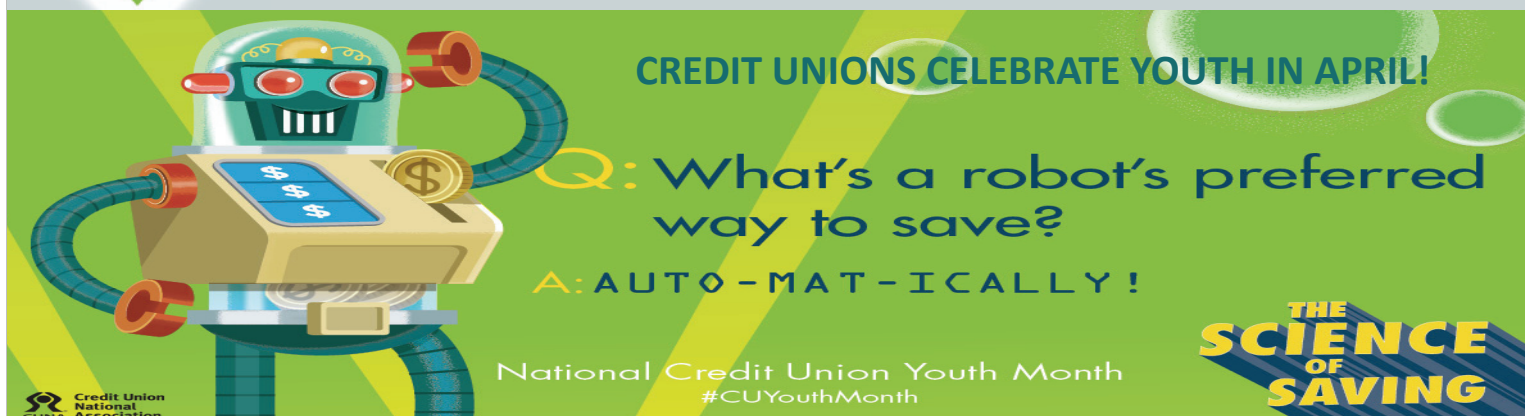
Check Free Pay. Don't forget that you can now pay your utility bills and hundreds of other bill types including credit cards and auto loans at the credit union, through the office or online.

Popmoney, a new feature of our enhanced bill pay is an easy, fast and secure online person-to-person (P2P) payment solution that enables our members to send and receive payments to anyone with a savings or checking account, an email or mobile phone.



Our New Branch is now Open!

We are very pleased to announce that our Branch at McCann in Lewisburg is now open! This new Full-Service location is open to all of our members, **Monday through Friday from 10 AM to 5:30 PM**. Come see the new branch inside the McCann School of Business & Technology located at **7495 West Branch Hwy. in Lewisburg**.



Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams? One way is to help them learn how to save their money. In April, Pinpoint is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. Every member under the age of 18 who makes a deposit during the month of April will receive an entry into our prize drawing for a \$25 deposit into their savings account. If they participate in other activities held throughout the month, they will have a chance to win additional prizes.

The theme this year is **"The Science of Saving,"** showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future. Encourage your child to participate and start saving for their future! **Call us to learn more!**

Your Credit Union Will Be Closed:
Memorial Day: Monday May 28th
Independence Day: Wednesday July 4th

Current Rates	APR	APY
Share Drafts (\$1,000 min. average daily balance)	.10%	.10%
Regular Shares	.20%	.20%
Vacation & Tax Accounts	.25%	.25%
Christmas Clubs	.25%	.25%
Super Saver Accounts**		
\$2,500-\$4,999.99	.35%	.35%
\$5,000 - \$9999.99	.40%	.40%
\$10,000 & over	.45%	.45%

****You must maintain a minimum average daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield for the quarter.**

APR=Annual Percentage Rate; APY = Annual Percentage Yield. Amounts based on Average Daily Balance over the period. Rates subject to change with Board of Director approval. 1st Qtr. rates declared on 3/19/18.

Important Phone Numbers:

CU Phone: 1-888-474-8223 or 570-742-3903

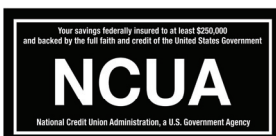
CU Fax: 570-742-0389

Self-Service Teller: 800-742-4003

Lost/Stolen Debit Card: 800-472-3272

Debit Card IVR/PIN Select: 800-757-9848

Credit Card Information: 855-308-7198



Share Certificates	APR	APY
6 month	.50%	.50%
1 year	.55%	.55%
2 year	.75%	.75%
3 year	1.00%	1.00%
4 year	1.40%	1.41%
5 year	1.75%	1.76%

Loan Rates	APR^
New Auto	As low as 2.49%
Used Autos	As low as 2.99%
Personal	As low as 7.50%
Motorcycles	As low as 3.99%
Recreational Vehicles	As low as 2.49%
Home Equity	As low as 3.81%
HELOC	Intro Rate: 2.25% for 12 mos.

^APR=Annual Percentage Rate. Rates listed are "as low as" rates for 36 months your final rate may be higher depending on credit worthiness, amount, age of auto and/or term. Other rates and terms are available. Rates are subject to change without notice.