

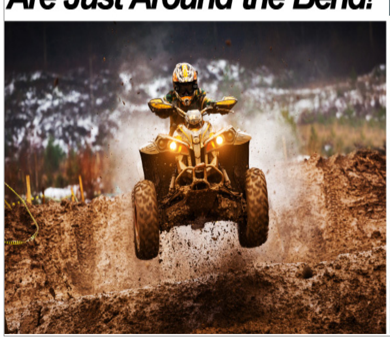


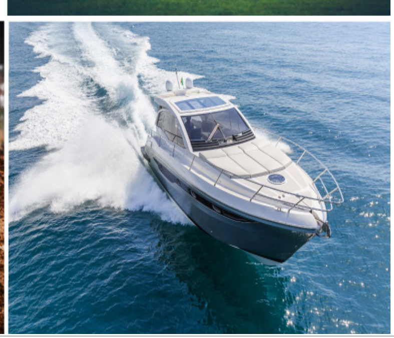
We're gearing up for our 10th Annual Stuff the Bus campaign! Pinpoint FCU and businesses within the community will be hosting "buses". We need your help stuffing them with school supplies! This is a great time to help support our future community leaders. Donations will remain local in the Milton, Warrior Run, Shikellamy, Mount Carmel, Shamokin and Line Mountain School Districts. No time to shop for supplies? Ask how you can make a monetary donation instead.

**NEW THIS YEAR**…….Buses will be making their rounds in several of the Northumberland County School Districts, every Saturday from July 14th through August 4th. Look for us at the first stop on **July 14th at the 4th Street Plaza near Family Dollar in Sunbury from 2-5 pm.** We'll be stopping on July 21st at the Lewisburg Walmart; July 28th at the Dollar General in Milton and August 4th at Lingles Market in Watsontown. Buses are being supplied by the YMCA, Christ Wesleyan Church and the CSIU. Stop by to show your support - pick up school supplies and make a donation to stuff our bus! All participants are invited to enter into our Stuff the Bus prize drawing. For more details on our annual school supply drive, please contact us at 570-742-3903 or email us at Pinpoint@PinpointFCU.org.

# FREEDOM & Fun!

**Are Just Around the Bend!**





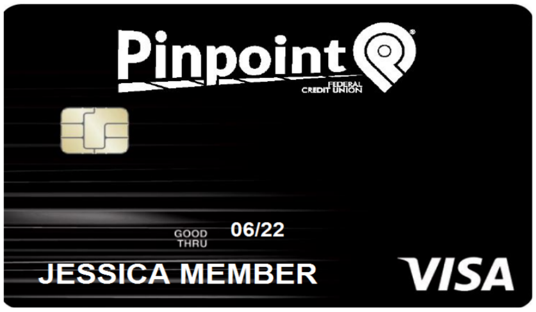
## Getting approved for your Recreational purchase shouldn't be this Summer's Big Adventure!

As you plan your summer fun, let Pinpoint help you navigate the dense forest and rough tides of financing your RV, camper or water craft. Point your compass in our direction to finance your camper, boat, jet ski, off road cycle or ATV so you can change destinations at a moment's notice with your friends and family.

## Rates as low as 3.49%*

**Apply online at PinpointFCU.org or with a credit union representative.**

*APR = Annual Percentage Rate. Actual rate may vary and is based on credit worthiness and term of loan. Above rate is based on recreational vehicle financed for up to 72 months with a minimum credit score of 730. Other rates and terms are available. This offer applies to purchases or loan refinances from other lenders only and cannot be used for existing Pinpoint loans. Limited time offer – ***good through 9/30/2018.***




## Get out of the Red and into the Black!

Transfer high interest rate credit card balances to a Pinpoint Rewards card with an Annual Percentage Rate (APR) as low as **6.74%** and save money on monthly finance charges as you pay down your debt. Platinum cardholders are eligible for 1% cash back or rewards points and a low 2% balance transfer rate for the first 6 months. We have a Student Rewards cards with APRs as low as **12.99%** with a parent or guardian's signature. If your credit is a little shaky, enjoy the benefits of a **9.74%** APR secured card without annual fees or application fees.

Small business members have options too! Our Business Rewards card offers an APR as low as **10.99%** with 4% balance transfer rates for the first 6 months. Use your rewards points for gift cards or merchandise for employees or clients. Pair a great, low rate with our CardValet app, which lets you turn your card on or off at a moment's notice, manage spending limits and locations for each card, and categorize spending for budgeting or tax purposes. If your limit hasn't been reviewed lately, you are currently paying a higher rate or would like to add debt protection, call us for an account review. Members without a card can apply online or by calling a Lending Representative.

### Does your family have a safety net if the unexpected hits?

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan balance or loan payments against death, disability or involuntary unemployment could help protect your finances. This protection could cancel your loan balance or loan payments up to the contract maximums so your family can worry a little bit less about tomorrow. It's simple to apply for debt protection for your loan or card. It's voluntary and won't affect your loan approval. Call us at 570-742-3903 and ask about protecting your loan and credit card payments today.

**Your purchase of debt protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of debt protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.**

## Your Credit Union Will Be Closed:

Wed., **July 4th** in observance of Independence Day & Mon. **September 3rd** in observance of Labor Day.

As always, our self-service options (Web Banking, Self Service Teller, debit and credit card services and ATM network) will remain available for your convenience. Night drop transactions will not be posted until we open on the next business day.

| 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. 3rd Qtr. rates declared on 6/18/18.

### 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
Lost/Stolen Credit Card: 800-991-4961

CO-OP SHARED BRANCH SM

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

| Share Certificates | APR | APY** |
|---|---|---|
| 6 month | .50% | .50% |
| 1 year | .80% | .80% |
| 2 year | 1.00% | 1.00% |
| 3 year | 1.25% | 1.26% |
| 4 year | 1.65% | 1.66% |
| 5 year | 2.00% | 2.01% |

| Loan Rates | APR^ |
|---|---|
| New Auto & Cycles | As low as 2.24% |
| Used Autos & Cycles | As low as 2.74% |
| Personal | As low as 7.25% |
| Visa Credit Card | As low as 6.74% |
| Recreational Vehicles | As low as 3.49% |
| 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.