



Celebrate International Credit Union Day with YOUR Credit Union!



Why do over 231 million people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve the communities and lives of their members. On October 18, 2018, join credit union and financial cooperative members around the globe in celebrating International Credit Union Day and experience the credit union difference.

ICU Day has been celebrated on the third Thursday of October since 1948 and is designed to create awareness and celebrate the ways credit unions improve the lives of their members around the world. This year’s theme, “**Find Your Platinum Lining in Credit Unions**” celebrates what truly makes credit unions unique by helping people realize their dreams.

Stop by Pinpoint Federal Credit Union and celebrate with your fellow member owners!

Thursday, October 18th during office hours: Enjoy snacks and beverages at the Milton and McCann branches. Enter into our drawing to win cash and other prizes.

Friday, October 19th at the Main Office: 11 AM to 4 PM—Enjoy hot dogs and homemade soup on us; Bring your personal shredding between 3 PM & 5PM and watch it be shredded securely on-site by Knisely Mobile Shredding.

Help protect your family against the unexpected.

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan and credit card balance or payments against death, disability, family medical leave or involuntary unemployment could help protect your finances. Call us at 570-742-3903 and ask about protecting your loan and/or credit card today.

NOTE-WORTHY NEWS!

2018 Christmas Clubs will be disbursed and checks mailed out on October 1st.

Enjoy a STRESS FREE CHRISTMAS!

Start your 2019 Christmas Club October 1st!

THANK YOU to everyone who made our 'Stuff the Bus' Campaign a SUCCESS!





What's Your Financial Vice?

Does your heart rate increase knowing that Christmas is less than three months away? While you are scrambling to find the perfect gifts, are you searching to find the extra cash to pay for them. **You may have a Financial Vice.**

Financial vices are those guilty indulgences we hate to love because they drain our wallets. Can't start the day without an extra-large latte from Starbucks or Dunkin' Donuts? Do you own a pair of shoes or a purse to match every outfit? Is that last dollar burning a hole in your pocket? We sometimes think we can't survive without them. Don't worry, there is a cure! With a little self discipline **you** can take control. When you feel the urge to satisfy your vice, stop and ask yourself one simple question. Do I really need this \$5 cup of coffee or can I save it for something that's more important. It all adds up faster than you think. We all have a financial vice. **The key is to control your vice and not let it control you. Need some help? Ask Our Credit Medic!**

Did you know that YOUR credit union offers walk –in bill pay services?

Are you struggling to find time in your busy schedule to pay your bills, don't have a checking account, a computer, or just aren't tech savvy? We offer a convenient way to pay your utility bills and hundreds of other bill types including credit cards and auto loans. Bring in your bill stub, withdraw cash from your share account or write a check and you'll receive a receipt. It's that easy! There is a fee, depending on the company being paid. Some billers even allow you to select a payment speed for those 'oh no' moments. If you have questions, stop in the office or learn more at checkfreepay.com. We'll show you how to save time and money with CheckFree bill pay!

Your Credit Union Will Be Closed:

- Mon. October 8, 2018 for employee development
- Mon. November 12, 2018 in observance of Veterans' Day
- Thurs. November 22, 2018 in observance of Thanksgiving
- Mon. December 25, 2018 in observance of Christmas
- Mon. January 1, 2019 in observance of New Year's Day

STOP FRAUDSTERS IN THEIR TRACKS!

CardValet for credit cards helps you to maintain control of how and when your Pinpoint credit card is used. Download the app from the app store and register your card(s) to help further reduce the possibility of fraudulent activity. You can turn your card on and off with the touch of a button, set spending limits, determine where your card can be used, get alerts and much more.

CardValet for your debit cards will be available soon! Watch for more details.

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 9/17/18.

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 ^A
New Auto & Cycles	As low as 2.24%
Used Autos & Cycles	As low as 2.74%
Personal	As low as 7.75%
Visa Credit Card	As low as 6.74%
Recreational Vehicles	As low as 3.74%
Home Equity	As low as 4.35%
HELOC	Intro Rate: 2.25% for 12 mos.

^AAPR=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.

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

