



603 Center St. Milton, PA 17847

7495 West Branch Hwy. Lewisburg, PA 17837

[www.PinpointFCU.org](http://www.PinpointFCU.org)

4th Quarter 2018

## SAVE THE DATE

- - - Saturday - - -

April 6, 2019 at 5 pm

## Pinpoint's 63rd Annual Members' Meeting

ONE BIG DAY. ONE BIG THANKS.  
ONE BIG EVENT.

We hope that you will save the date and join the Pinpoint team at our 63rd Annual Member Meeting being held at the Silvermoon Banquet Hall in Lewisburg, PA. Enjoy a delicious meal, enter for a chance to win prizes, meet our employees and your Board of Directors and hear about the exciting things we have planned for 2019. After the short business meeting, enjoy music and photo booth fun by Kurt Lentz of Monster Sound. Registration is required and will be available beginning March 1st by calling the credit union. Serving as a volunteer on your credit union's Board or Supervisory Committee is a great way to participate in the democracy that makes us different from other financial institutions. If you are interested in becoming a volunteer, call Brenda Raker for additional information.

GET \$100 PER NEW LINE  
ON UNLIMITED LINES



### THIS YEAR WE'RE HELPING OUR MEMBERS WARM UP THEIR WALLETS.

Pinpoint members get \$100 per line in cash rewards for every new line activated with Sprint® --- and, for a limited time, this offer is available on unlimited lines\*. Plus, you'll receive \$100 in loyalty cash rewards every year.

**ALREADY A SPRINT CUSTOMER?** If you're already a Sprint customer, get a \$100 loyalty cash reward every year just by signing up for the program. There's no better time than now!

Sign up today to enjoy another benefit of membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Sign up at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today! Visit [LoveMyCreditUnion.org/Happy](http://LoveMyCreditUnion.org/Happy) to learn more.

\*Restrictions apply.



**Credit Medic Minute**

**DO YOU NEED AN APPOINTMENT WITH OUR CREDIT MEDIC?**

1. If I suddenly lost my job or ability to work, how would I manage to meet my financial obligations?
2. In what capacity do I see myself working 10 years from now?
3. If I had an unexpected large expense, would I be able to absorb it without completely disrupting my finances?
4. Does the money I'm saving today have the best chance at growth?
5. If I had to retire earlier, what would I do?
6. I keep getting calls from collection companies and I don't know how I am going to pay them all.

Make an appointment with our **Credit Medic** if you are uncertain about the health of your Financial Future. Book an appointment online or call us today.

**Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered**

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can **save up to \$15** on TurboTax this tax season. **To access the member discount, click on the TurboTax web banner located on the My Rewards page of our credit union's website. [Start today and save!](#)**



Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

**Your Credit Union Will Be Closed:**

- Tues. January 1st for New Year's Day
- Mon. January 21st for Martin Luther King Jr Day
- Mon. February 18th for Presidents' Day.

**Don't be left unprotected!**

Your credit union offers low cost options:

- \*Debt Protection for loans & credit cards
- \*GAP Plus with Deductible Assistance
- \*Mechanical Repair Coverage
- \*SHERPA Identity Theft Protection

Ask a Representative for more information!

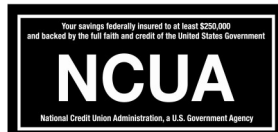
Current Rates	APR	APY**
Share Drafts (\$1,000 min. average daily balance)	.10%	.10%
Regular Shares	.20%	.20%
Vacation & Tax Accounts	.25%	.25%
Christmas Clubs	.25%	.25%
<b>Super Saver Accounts**</b>		
\$2,500-\$4,999.99	.35%	.35%
\$5,000 - \$9999.99	.40%	.40%
\$10,000 & over	.45%	.45%

\*\*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. 4th Qtr. rates declared on 12/17/18.

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%

**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



**Loan Rates APR^**

New Auto & Cycles	As low as 2.74%
Used Autos & Cycles	As low as 2.99%
Personal	As low as 7.50%
Visa Credit Card	As low as 6.74%
Recreational Vehicles	As low as 3.99%
Home Equity	As low as 4.35%
HELOC	Intro Rate: 2.99% 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.