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Your Path to FINANCIAL FITNESS



www.PinpointFCU.org

1st Quarter 2019



Opening your first credit card is one of the rites of passage into genuine adulthood, but with so much conflicting information, it can all get confusing fast!

Let Pinpoint walk you through the process to help you build a strong credit score and credit history that will serve you well throughout your life.

Choosing a credit card

The way people typically build a credit history is by opening a credit card. But ironically, many credit cards won't accept your application because you don't yet have that credit history!

You'll need to build your credit history from the ground up, starting with cards that offer a very low limit, like the Pinpoint Student Rewards, Secured Rewards or Platinum Rewards Cards. It is best to steer clear of companies that will give just about anyone a credit card.

Don't apply to just any card that'll have you. Look for these features when making your choice:

- No annual fees. You shouldn't have to pay money to use your card. Sometime in the future, you may want to open up a high-perk card with an annual fee to match, but for now, just concentrate on building your credit score.
- A low interest rate. For your first credit card, you likely won't be offered a really low interest rate, but that doesn't mean you should be taken for a ride. Shop around for a card offering a reasonable rate, maybe only slightly higher than the average rate.
- Incentives for good behavior. Why not earn brownie points for playing by the rules? Look for a card that offers incentives, such as a bonus each month when the bill is paid on time, a waived first late-payment fee or no foreign-transaction fees.

Credit card dos and don'ts

Once you've opened your card, or cards, make sure you use them to build and maintain that excellent score. Follow these guidelines and you won't go wrong:

Do ...Pay your bill on time each month.

- Check your credit score monthly.
- Review your statements for suspicious activity.
- Keep your cards in a safe place.
- Accept offers of a higher line of credit.

Don't ...

- Pay just the minimum balance due each billing cycle.
- Open new cards just before taking out a large loan, like a mortgage or auto loan.
- Use all of your available credit.
- Allow unsecured websites to save your card information.
- Share your card information with anyone.

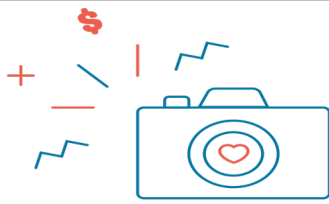
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This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done 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!](#)**

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The Future is Yours\$

Picture it! ♥ Save for it! + Share it! ♥

TAKE THE NATIONAL YOUTH SAVINGS CHALLENGE!

Don't forget your children and grandchildren are able to join the credit union and start to save for their goals.

This Challenge is FREE and open to all youth under 18 who visit Pinpoint during April.

While youth are encouraged to open an account and/or make a deposit at the credit union, no deposit is required to enter.

Limit one entry per person. Odds of winning depend on number of entrants. This contest is void where prohibited. In May, the Credit Union National Association (CUNA) will randomly select and give a \$1,000 grand prize to a participating credit union. That credit union will then randomly select 10 winners from its entrants. Your credit union will notify you if you are a winner. For a complete list of rules, contact a Credit Union Representative.

Your Credit Union Will Be Closed:

Mon. May 27th for Memorial Day

Thurs. July 4th for Independence Day

As a reminder, all electronic options (Self-Service Teller, Web Banking, ATM/Debit Cards) remain available.

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 3/18/19.

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



Our young members have limitless potential, and financial education from Pinpoint FCU can be instrumental in helping them achieve it. This April, celebrate National Credit Union Youth Month with our 2019 theme: "The future is yours... Picture it! Save for it! Share it!"

Together, we're encouraging young members to express themselves through pictures, sharing their visions for their own financial futures so we can help them get there. By staying true to credit union philosophy in an engaging new way, we can set our young members on the path to financial education, understanding and security.

Get involved by posting on our Facebook page and using the Twitter hashtag #CUYouthMonth to let everyone know how YOUR credit union is making a difference in your young members' lives.

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!

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 2.74%
Used Autos & Cycles	As low as 3.64%
Personal	As low as 7.25%
Visa Credit Card	As low as 6.74%
Recreational Vehicles	As low as 3.44%
Home Equity	As low as 4.01%
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.