

# The Corner Post

Winter 2018

Financial News For The Valued Members Of Corner Post Federal Credit Union

## System Upgrade Complete

### Better, Faster And More Functional Banking Experience

We are pleased with the smooth transition of our recent system upgrade on October 3. We appreciate your patience and hope that you found the comprehensive **System Upgrade Guide** detailing what changes, what stays the same, and what you need to do, helpful during the process. Here's a snapshot:

#### What Changes

- **Online Banking** will have a new logon system and features
- **Mobile App** – Members must delete old app and download new mobile app
- **TellerLine Menu Options**
- **Account Type Codes**
- **Debit Cards** are now surcharge free on the MoneyPass Network and the CU Dollar Network. Allpoint Network will no longer be a participating network. For a listing of machines in your area, visit [www.moneypass.com](http://www.moneypass.com).

#### What Stays The Same

- **Member Account Number**
- **Corner Post Routing Number**
- **Debit Cards and PINs**
- **Checks, Direct Deposits, and Bill Pay**

Since all members using Online Banking/Mobile App must re-enroll prior to using these services, the Guide will remain posted to our website for quick reference. Call us at (570) 823-6151 with questions or stop by the office.

**Stop Debt  
In Its Tracks**

**VISA**

**Platinum VISA®**  
As Low As  
**8.90% APR\***

- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee

## Transfer Your High-Rate Credit Card Balances

Consolidate your high-rate credit card balances and make one low manageable payment each month. Stop double-digit interest rates from other institutions and save plenty over the life of the balance transfer. Enjoy lots of advantages and a great rate with a new Corner Post VISA® credit card.

**Transfer Or Apply Online Today!**

Visit [www.cornerpostfcu.org](http://www.cornerpostfcu.org), call (570) 823-6151 or stop by the credit union.

\*APR = Annual Percentage Rate. For qualified members.

**Corner Post**  
FEDERAL CREDIT UNION

*The Corner - Where You Matter Most*

# Corner Post Notes



Join Us For Our 82nd Annual Meeting  
Monday, April 23, 2018  
Corner Post FCU Office  
566 S. Main St., Wilkes-Barre, PA 18703

Details to follow.

## 2018 Holiday Closings

**New Year's Day** – Monday, Jan. 1

**Martin Luther King Jr. Day** –  
Monday, Jan. 15

**Presidents' Day** – Monday, Feb. 19

## Contact Us

### Hours of Operation:

LOBBY AND DRIVE-UP HOURS

Monday & Tuesday: 8:00 am to 4:30 pm

Wednesday: 9:00 am to 4:30 pm

Thursday & Friday: 8:00 am to 4:30 pm

Saturday: 8:00 am to 12:00 pm

### Office:

566 South Main Street

P.O. Box 1172

Wilkes-Barre, PA 18703

Phone: (570) 823-6151

Out Of Area Toll-Free: (888) 887-1746

Fax: (570) 824-2276

TellerLine: (570) 823-9765

Website: [cornerpostfcu.org](http://cornerpostfcu.org)

E-mail: [memberservices@cornerpostfcu.org](mailto:memberservices@cornerpostfcu.org)



The Corner - Where You Matter Most



17-00538 11/17 Marketing Partners, Inc. (888) 641-1215

## Home Sweet Home

Open The Door To Savings!

**Remodel | Vacation | Education | Debt Consolidation**

When you have a long to-do list, it can seem impossible to get to the finish line. Cozy up to your home sweet home and let it open the door to low-cost financing. Besides competitively low rates, Corner Post Home Equity Loans let you also enjoy:

- No annual fee
- No closing costs<sup>3</sup>
- Quick approvals
- Lending guidance

Apply Online Now!

Visit [www.cornerpostfcu.org](http://www.cornerpostfcu.org) or call (570) 823-6151 to discuss your best option.

\*APR = Annual Percentage Rate. For qualified members. Rates subject to change without notice; other rates and terms available.

1Title insurance required for loans of \$100,000 or more. 2New home equity limit \$100,000; Line of credit limit \$50,000; not to exceed 80% equity. 3Corner Post pays all closing costs with minimum of \$25,000 loan or draw at closing; other restrictions may apply.

### Home Equity Loans<sup>1</sup>

As Low As

**4.00% APR\***

Up To 36-Month Term

### Home Equity Lines Of Credit<sup>2</sup>

As Low As

**3.75% APR\***

Variable Rate

## Budgeting 101

Only 40% of American families have a working monthly budget, which means 60% of you don't. Avoid spending more than you make by creating a budget for 2018. Start with your after-tax income (your paycheck) plus other sources of income (less taxes and business expenses). Choose a budgeting plan and start to track ALL spending. Check here for ideas: <https://www.nerdwallet.com/blog/finance/how-to-build-a-budget/>.

To boost your success rate, automate where possible using apps or online tools. Take advantage of **Corner Post's Home Banking and Mobile App** and keep a pulse on your funds 24/7. **Enroll in Home Banking today** – visit <https://www.cornerpostfcu.org/eservices/home-banking>.

- Get account balances
- View cleared checks
- Review account history
- Transfer funds
- Make loan payments
- Pay bills

## Check Out Our Great Rates

It's now easier to borrow and better to save!

# Lowest Lending Rates in Town!

### New Vehicle Loans

As Low As 1.25% APR\*  
Terms Available Up To 72 Months

### Signature Loans

As Low As 4.25% APR\*  
Terms Available Up To 60 Months

### Home Equity Lines of Credit<sup>1</sup>

As Low As 3.75% APR\*

### Used Vehicle Loans

As Low As 1.60% APR\*  
Terms Available Up To 72 Months

### Home Equity Loans

As Low As 4.00% APR\*  
Terms Available Up To 180 Months

### cuScholar Private Student Loans

Variable Rates As Low As 3.26% APR\*

### VISA® Platinum Credit Card

As Low As 8.90% APR\*

# Better Savings Rates!

### New Share Certificate Rates

.50% APY<sup>††</sup> For 9-Month  
.75% APY<sup>††</sup> For 12-Month

### Share Savings Rates

.05% For \$100-\$4,999.99  
.07% For \$5,000 And Over

### IRAs

.75% APY<sup>††</sup>

### Club Accounts

.05%

\*APR = Annual Percentage Rate. For qualified members. New Vehicle Loans – financing up to 100% of the sticker price including tax and tags. Used Vehicle Loans – financing up to 100% based on the age of the vehicle and the NADA book price. Restrictions may apply. Other rates and terms available.

†Title insurance required for loans of \$100,000 or more. New home equity limit \$100,000 – not to exceed 80% equity. Line of credit limit is \$50,000.

††APY = Annual Percentage Yield.

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