

# The Corner Post

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

Spring 2017

## Move Your Plate To A New Car,

# Hold The Hagggle

If you're shopping for a car this spring, enjoy haggle-free car shopping with pre-approval from Corner Post FCU. You'll get a great rate, plenty of savings, and the chance to get a free† vanity license plate!

- Quick approvals in 24 hours or less
- Finance up to 100% of sticker price or NADA book price
- Purchasing power at dealership

Apply Today!

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



First 10 Members Who Close An Auto Loan, Get \$76† For A PA State Vanity License Plate!

## New Vehicle Loans

Rates As Low As

**1.25% APR\***

Terms Available Up To 72 Months

## Used Vehicle Loans

Rates As Low As

**1.60% APR\***

Terms Available Up To 72 Months

\*APR = Annual Percentage Rate. For qualified members. Rates determined by creditworthiness. Rate listed for new vehicle is lowest possible for 12-month term; financing applicable for up to 100% of sticker price including tax and tags. Rate listed for used vehicle is lowest possible for 12-month term; financing applicable for up to 100% of price based on vehicle age and NADA book price. Other rates and terms available. Offer does not include refinancing loans. Other restrictions may apply. †Upon loan closing, we will deposit \$76 into your Corner Post FCU savings account to be used toward the PA custom vanity tag fee of \$76 through <http://www.dmv.org/pa-pennsylvania/special-license-plates.php>.



## Our New Website Launches Soon!

We think you will be as thrilled with our new website as we are! You asked – and we will soon deliver:

- Exceptional Navigation
- Useful Product Details
- Valuable Tools And Resources
- User-Friendly Access
- Captivating Graphics

It's got all that and more. Stay tuned for our official launch!

One thing won't change – our URL remains [cornerpostfcu.org](http://cornerpostfcu.org).

## Time To Seize Scholarships!

Wow, time flies by, doesn't it? Time to prepare for college and that includes seizing whatever scholarships come your way. Any Student Member, who is enrolled or soon to be enrolled as a full-time student at an accredited college or recognized technical or trade school is eligible to apply for one of two Corner Post FCU scholarships: **one \$500 award** and a second **\$1,000 award!**

Applications and essays must be submitted to Corner Post by **June 9, 2017**. Stop by the credit union to pick up a scholarship form, download the application at [www.cornerpostfcu.org](http://www.cornerpostfcu.org), or call (570) 823-6151 for more information.

Submissions will only be accepted from students who are primary account holders.

**APPLICATION DEADLINE: June 9, 2017**



## Corner Post Notes

### Replacement VISA® Credit Card

Did you get your replacement EMV-enabled VISA card last month? If not, stop by or call us at (570) 823-6151.



### Holiday Closings

**Memorial Day** – Monday, May 29

### Important Dates

**Annual Meeting** – April 24

**Scholarship Deadline** – June 9

## 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)



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## The Clock Is Ticking!

Compound interest is a powerful thing. And so is inflation. In general, Americans are not saving enough for retirement. Life expectancies continue to increase as do healthcare costs, but at an even faster rate. Moral of the story is: don't procrastinate. Start a healthy habit and put a retirement savings plan into action. Here's an example of a modest savings plan\* that equates to \$25 per week, likely what some spend on their weekly coffee.

Age Today	Investment Duration	Account Balance At Retirement Age 65
25	40 yrs.	\$56,636
40	25 yrs.	\$33,598
55	10 yrs.	\$13,002

\*Opening Deposit = \$500; Contributions = \$100/month; Interest Rate = 0.75%  
Corner Post IRA

## FREE SEMINAR

Social Security And Your Retirement

April 26, 2017 at 7:00 p.m.

**The Woodlands**

1073 Hwy. 315, Wilkes-Barre

**RSVP:**

Call (570) 208-4520 or email

[trey.vanwert@cunamutual.com](mailto:trey.vanwert@cunamutual.com)

### Seminar Take-Aways:

- Rules for collecting Social Security benefits
- Impact of recent changes
- Spousal benefit coordination to get more
- Maximizing total benefit amount
- Effect on overall retirement income plan

**Space Is Limited!**

## You're Invited To Our Annual Meeting

**When:** Mon., April 24, 2017 at 3:30 p.m.

**Where:** Corner Post office at 566 S. Main Street

### Board Members Up For Re-election:

- John Mutarelli
- Sandra Bartosiewicz
- Stephen Kozich

### Nominations:

Your nomination (and petition) may be made to the floor or delivered to the *Nominating Committee Chair* at the Corner Post office by April 21, 2017. If there is only one nomination for each position, the election will not be conducted by ballot.

**Hope To See You On April 24!**

## Check Out Our Great Rates

We've made it easier to borrow and better to save, with new and improved lending and savings rates.

# 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\*

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

.35% APY\*\* For 9-Month  
.55% APY\*\* For 12-Month

### Share Savings Rates

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

### IRAs

.75% APY\*\*

### 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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