

The Corner Post

Summer 2017

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

cuScholar Private Student Loan

As Low As

3.65%

APR*

Variable Rate



Cash For College

Don't let escalating college tuition discourage you from seeking a college degree for you or your children. A cuScholar Private Student Loan from Corner Post is a simple and smart solution that lets you borrow as little as \$2,000 or up to cost of attendance per year** for qualified education expenses.

- No origination fees and no prepayment penalty
- Quick approvals (higher approval rates with cosigner)
- Good grades interest rate reductions
- 0.25% rate reduction with auto pay†

Apply Today!

In less than 15 minutes, you can submit your application at www.cornerpostfcu.org/loans/student-loans. Call (570) 823-6151 or stop by the credit union.

*APR = Annual Percentage Rate. This loan has a variable interest rate that is based on a publicly available index, the 1-Month LIBOR, as published in *The Wall Street Journal*. Your rate may change each month and will be calculated by adding the 1-Month LIBOR to a margin between 3.24% and 9.24%. Rates and terms based on credit criteria and are all subject to change. The lower rate displayed in the rate range above assumes a 0.25% rate reduction upon borrower enrolling in automatic payments. For more information about the automatic payment rate reduction, see † below. Assuming a \$10,000 loan amount, a 3.26% APR and the full payments option, you would make 54 (48 months in school + 6 month grace period) monthly payments of \$25 while enrolled in school followed by 17 monthly payments of \$100.47, and then 103 monthly payments of \$98.66 to repay this loan. If the APR is 8.93% and the loan amount remains \$10,000 you would make 54 monthly payments of \$25 while you are enrolled in school followed by 51 monthly payments of \$169.58, and then 69 monthly payments of \$165.15 to repay this loan. The APR may be increased after consummation.

**Max. of \$120,000 in undergraduate loans.

†Subject to 2.99% floor rate. Requires continued enrollment of automatic payments. The rate reduction will be removed and the rate will be increased by 0.25% upon any cancellation or failed collection attempt of the automatic payment and will be suspended during any period of deferment or forbearance. As a result, during the forbearance or suspension period, and/or if the automatic payment is canceled, any increase will take the form of higher payments.



Expose Your Home's Value

Renovations | Vacation | Education | Debt Consolidation

Home Equity Loans

As Low As

4.00% APR*

Up To 36-Month Term

Home Equity Lines Of Credit†

As Low As

3.75% APR*

Variable Rate



You've worked hard for your home. Now it's payback time! Use your home's equity as a valuable resource for low-cost financing. The payback possibilities are endless. Let Corner Post FCU help you do more for less.

- No annual fee
- No closing costs
- \$100 VISA® gift card

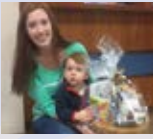
Apply Now!

Call (570) 823-6151 and expose your best option.

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

1New home equity limit \$100,000; not to exceed 80% equity. 2Borrowers receive \$100 VISA® gift card if Home Equity loan is closed by 9/15/17. Limited time offer cannot be combined with other offers and is subject to change at any time. Limit one gift card per household. \$100 gift card will be presented at closing and reported as required to IRS as interest income. Restrictions may apply.

Corner Post Notes



Congrats to David Tomko III, Credit Union Youth Month Winner!

Following our Annual Meeting on 4/24/17, the Board held a reorganization meeting and named the following Officers:

- *Bill Kunec, Chairman of the Board*
- *John Mutarelli, Vice Chairman*
- *Bob Alesczyk, Treasurer*
- *Stephen Kozick, Secretary*

Holiday Closings

Independence Day – Tuesday, July 4
Labor Day – Monday, September 4

Gimme Five On Staycations!

Whether you have a vacation planned or not, here are five great reasons to consider a Staycation and make more happy memories!

1. Meet everyone's vacation wishes
2. Rain or shine alternatives galore
3. Give kids an opportunity to research, plan, explore, and sell a destination idea; maybe even start a travel journal (writing practice!)
4. Budget friendly options – save on gas and car wear and tear, then splurge on dinner
5. Sleep in your own comfortable bed



Live In The Sunshine AND Get Your Banking Done

Summer fun can coexist with banking errands. Home Banking from Corner Post is user-friendly and gives you secure access to your funds and accounts all day, every day. Plus, our free mobile app lets you do all this from your smartphone or tablet. Access is quick, convenient, and secure. So whether you love pool hair, campfire-infused clothes, or tan lines – just do it – you have banking in your pocket!

Home Banking Lets You Do All This And More

- *Get account balances*
- *Make instant transfers*
- *Reorder checks*
- *View cleared checks*
- *Complete loan payments*
- *Search for nearby ATMs*
- *Review account history*
- *Pay bills*
- *View the newsletter*



Sign Up For Home Banking Today! Then Download The Free Mobile App.



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

E-mail: memberservices@cornerpostfcu.org

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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The Corner - Where You Matter Most

