

## CU News



**Our Apps Have Arrived! We're Mobile Take Us with You! Our New Bill Pay Service is available, you can check out the demo at this link:**

<https://www.billpaysite.com/DemoV3/Root/InteractiveDemo?loginId=4&instId=91208>

### Love Your Savings, Invest in America

Members have saved over \$1 billion with Love My Credit Union Rewards discounts! Members get valuable discounts from trusted American companies.

- Save up to \$15 on TurboTax Federal tax products
- Save 10% off your phone Bill with Sprint
- Save up to \$200 on new DIRECTV service with monthly bill credits and a \$140 gift card



- Get the safety and security of roadside assistance and more for less than \$1 per week with CU Road Pal
- Receive 60% off or more on your out-of-state moves with Allied

The more offers you take advantage of, the more you can save. Go to [www.crcu.info](http://www.crcu.info) and click on Love My Credit Union.

### TruStage™ Insurance Programs

[TruStageHealth.com](http://TruStageHealth.com) for Health Insurance or call 1-888-416-2166

[TruStageAutoHome.com](http://TruStageAutoHome.com) for Auto and Home or call 1-888-380-9287

### Remote Deposit Capture is Here!!

Using a mobile device with a camera and data services, you can deposit your check into your credit union checking or savings account. You'll start by selection an account, entering your check information and then submitting your check. Your check has to be properly endorsed on the back as it appears on the payable to line and the words "FOR MOBILE DEPOSIT ONLY CRCU" are required.

- You must be at least 18 year old
- You must be a member for at least 90 days
- You must have an eligible account for this services
- Your account must be in good standing
- You are limited to three (3) deposits per day with an aggregate amount not to exceed \$2,000 per day and on individual items limit not to exceed \$1,000 per day. You must receive approval notification by 4:00pm for the deposit to be considered that day.

The cost for this new service is **free to members**, business accounts will be charged \$2.00 per month. The link to sign up is available on your mobile app.

### Go Paperless

Stay in touch with your credit union. Scan the QR Code and receive important information on fraud alert, products/services, loan specials, and emergency notices. Just enter your e-mail address.

It's a free credit union service.



### Skip Your Payment

**HOLIDAY SKIP A PAYMENT IS STILL AVAILABLE FOR JANUARY. CALL THE CREDIT UNION FOR DETAILS. CERTAIN RESTRICTIONS APPLY.**

## PAY OFF YOUR HOLIDAY BILLS

Your credit union can help you with your Christmas bills with a consolidation loan. Eligible members can borrow up to \$8,000 to consolidate.

Rates as low as **4.9%**

## Christmas Clubs

Now is the time to start thinking about Christmas 2016. Start your Christmas Club account for next year with as little as \$5.00 per pay. Contact the credit union now.

## Holiday Closings

New Years Day January 1<sup>st</sup>

Martin Luther King J. Day  
January 18<sup>th</sup>

Presidents Day February 15<sup>th</sup>

## More New Mortgage Programs Now Available

If you are thinking about buying a new home or refinancing your current home we have the program options for you. We now offer Conventional, FHA, PHFA, VA, and USDA loans. Fixed and adjustable rates are available. You can borrow up to 97% loan to value on certain programs, with terms up to 30 years. We now have no point programs available and low closing costs.

You can start saving money by applying online at [www.crcu.info](http://www.crcu.info).

Call or stop by the credit union for more details.

# Loans

### New & Used Auto Loans

100% Financing  
Rates As Low As **1.70%**  
Terms Up to 60 Months  
No Payment for the first 90 days  
(Optional)

### Better Choice Loans

Need a loan fast?  
No Credit Check  
Max Loan Amount  
**\$500.00**  
Terms 90 Days

### Share Secured Loans

**4.25%** up to  
36 months  
**4.75%** up to  
60 months

### Need More Than a Savings Account...

Visa Debit Cards  
Christmas Clubs  
Vacation Loans  
IRA Accounts  
HSA Accounts  
Money Orders  
Home Banking & Bill Payer  
Certified Checks  
Visa Gift Cards  
Wire Transfers  
Escrow Accounts  
Credit Life Insurance  
Credit Disability Insurance  
Discounted Movie Tickets  
Direct Deposit/Payroll Deduction  
3 ATM Locations/ No Surcharge ATM  
Safe Deposit Boxes  
Certificate of Deposit  
Sprint Discount  
Home & Auto Insurance Discounts  
**And more.....**

### Home Equity Loans

Fixed Rates  
Rates As Low As **3.75%**  
Terms Up To 20 Years  
Full Appraisal and Property  
Insurance is required  
**Ask how you can get .50%  
off your next loan at the  
credit union.**

All loans and specials have terms and conditions that must be met. Some restrictions apply. Not all members will qualify. Please ask one of our loan officers for full details.

### Hours and Locations

584 Wyoming Ave Kingston PA 18704  
570-288-2326

510 Bridge Street, Old Forge PA 18518  
570-457-8899

Monday -Wednesday 10:00 to 5:00  
Thursday-Friday 8:30 to 5:00

[www.crcu.info](http://www.crcu.info)

