

# WITH INTEREST

SPRING 2019

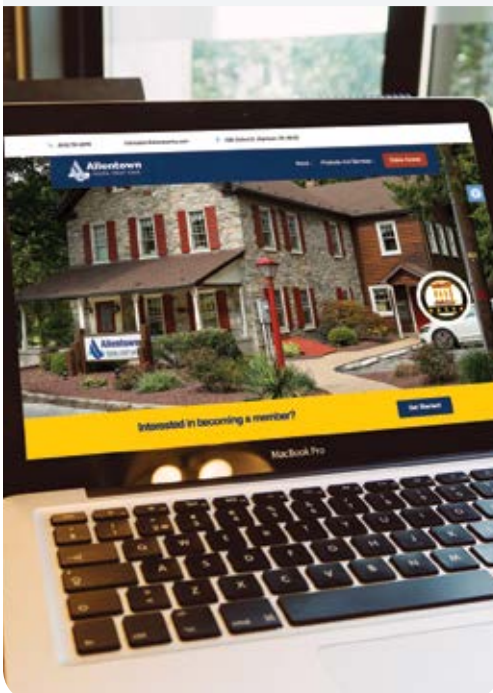
All the financial news you need  
from the Credit Union you can trust.

## Get Schooled On Barry Bucks!

### Check Out Our New Website

#### Have you seen it?

We're excited about the recent upgrade to our online branch, the all new [allentownfcu.com](http://allentownfcu.com)! Take a look around and see all the things you can do, from online banking to checking rates, reviewing our products and services, even finding a surcharge-free ATM! Computer, tablet or phone – log on and see our new look!



### Barry's Big Giveback is helping students in our community this quarter!

Through August 15th, when you donate five school supply items at one of our offices, you'll receive one Barry Buck. You can see the items in greatest need by grabbing a supply list at our office. Want more? Open a new Home Equity Line of Credit or refinance one from another lender and you'll receive one Barry Buck.

It's All About  
YOU  
At Allentown  
FCU!



## Spring Project Help

The winter is finally winding down and that probably means you're thinking about spring cleaning and projects around the house. As your to-do list gets longer and longer, you may be wondering how you're going to pay for all those upgrades. The good news is your house could pay for them itself! With a Home Equity Line of Credit from Allentown FCU, you can use the equity you've built to fund your renovations indoors or out. The best part? You can borrow up to 80% of your home's appraised value at a rate as low as 2.5% APR.\* You can even move an existing line of credit from another lender and save money!\*\*

### Don't put off your projects.

Get more done this spring with help from Allentown FCU! Apply online now at [allentownfcu.org/home-loans](http://allentownfcu.org/home-loans).

\*APR = Annual Percentage Rate. \*\*Restrictions may apply. Rate will be determined by overall creditworthiness. Not all will qualify.

## Home Equity Lines Of Credit

Variable Rates As Low As

**2.50% APR\***

Terms to 120 months



## Current Loan Rates

Loan Type	Term	APR
Shares Pledged	36 months	3.00%
up to \$10,000.00	48 months	3.50%
Regular Shares only	60 months	3.99%
New Car	36 months	1.49%
2019/2018	48 months	2.75%
(never titled)	60 months	2.99%
	72 months	3.50%
Used Car	36 months	1.74%
2014-2018	48 months	2.75%
	60 months	2.99%
	72 months	3.50%
2010-2013	36 months	3.90%
	48 months	4.50%
	60 months	4.99%
Older Used Car		
2009 and older	up to 60 months	6.99%
<small>Term is at the discretion of the credit union based on credit and age of car</small>		
New RV	36 to 72 months	3.74%
	84 months	4.99%
	96-120 months	6.99%
Used RV	36-72 months	4.24%
	84 months	5.49%
	96-120 months	7.49%
Home Equity Fixed** or Balloon Notes	60 months	3.75-4.50%
Home Equity Line of Credit	Revolving	2.50%
Effective to 6/30/2019	Prime Plus	2.00%
Signature Loan	36 months	4.99%
	48 months	5.49%
	60 months	5.99%
Personal Signature Loan	36 months	12.00%
Variable Rate Signature Line	Revolving	5.99%
Effective to 6/30/2019		
MasterCard Classic	Revolving	12.90%
MasterCard Gold	Revolving	9.90%

\*\*Under \$100,000.00 (Charges are \$160.00)  
Over \$100,000.00 (Charges \$499.00)  
New Purchases over \$100,000 (Charges are \$350)

## Holiday Closings

Good Friday – Friday, April 19  
Memorial Day – Monday, May 27  
Independence Day – Thursday, July 4



19-01074 4/19



## New Auto Loans

As Low As  
**1.49% APR\***  
36-Month Loan



## Warm Up To A New Car

With the salty roads in the rearview mirror, it's a great time to think about putting a new vehicle in your garage. With an auto loan from Allentown FCU, you can get a new or used car, truck or SUV at a rate as low as 1.49% APR!\*

Not sure what your perfect ride is yet? Get pre-approved before you shop to lock in your rate and give you the most purchase power at the dealership. You'll walk onto the lot with confidence knowing whichever car you choose, you'll love your payment with an auto loan from Allentown FCU!

Remember, a new auto loan may also mean it is time for new insurance. As a credit union member, you have exclusive access to insurance savings through TruStage. Get a quote, compare rates and see how much you can save at [allentownfcu.com/insurance](http://allentownfcu.com/insurance)\*\*

\*APR = Annual Percentage Rate. \*\*The insurance offered is not a deposit and is not federally insured by NCUA. The insurance is not guaranteed by the credit union nor an obligation of the credit union.

## The Tax Deadline Is Approaching



If you haven't filed your income taxes yet, time is running out. Remember, the deadline to submit your return is Monday, April 15th. Did you know you could get your refund faster by choosing direct deposit to your Allentown FCU account! Simply give your tax provider Allentown FCU's **Routing Number: 231379005**.



## The Easter Egg Hunt Is Almost Here

Grab your basket and hop on over to the Easter Egg Hunt! For children up to 10 years old.

Saturday, April 13 – 10:00 a.m. sharp  
Alton Park, 1519 Oxford Drive in Allentown



Every-Bunny Is Welcome!

## Save Now On Summer Fun

Have more fun and save money doing it with discount amusement tickets from Allentown FCU. Save on day passes to Dorney Park and Wildwater Kingdom, Hershey Park, and Six Flags just for being a member! Ask about discount tickets when you stop by a branch or get yours now online at [allentownfcu.com/special-offers/](http://allentownfcu.com/special-offers/).



Discount Tickets Available

### Parkway Office

1325 Oxford Dr.  
Allentown, PA 18103  
(610) 791-2376

#### Hours:

Mon, Tues, Wed, Fri 9:30 am - 5 pm  
Thursday 9:30 am - 7 pm

### East Side Office

2115 Hanover Ave.  
Allentown, PA 18109  
(610) 820-8440

#### Hours:

Mon, Tues, Wed, Fri 9:30 am - 5 pm  
Thursday 9:30 am - 7 pm

### City Hall Office

435 Hamilton St.  
Allentown, PA 18101  
(610) 437-7730

#### Hours:

Mon - Fri 9:00 am - 4:30 pm

### St. Luke's Office

801 Ostrum St.  
Bethlehem, PA 18015  
(484) 526-4555

#### Hours:

Mon - Fri 9:00 am - 4:30 pm