

Financial Focus

Organized 1934

Working Together for Financial Freedom

October 2018

CD RATES ARE UP

SHARE & IRA CERTIFICATE (CD) RATES

Term	Dividend Rate	APY*
6 Months	1.69%	1.70%
12 Months	2.13%	2.15%
18 Months	2.18%	2.20%
24 Months	2.27%	2.30%
30 Months	2.37%	2.40%
36 Months	3.10%	3.15%
48 Months	3.15%	3.20%
60 Months	3.20%	3.25%

APY*=Annual Percentage Yield. Rates accurate as of 09/27/18. Minimum opening deposit and amount to earn APY is \$500, \$250 for ages 25 and under. Penalty required for early withdrawal. Fees may reduce earnings. Regulations prohibit payment in excess of available earnings. Terms and rates are subject to change without notice.

Can't Visit a branch? **Call us at 215-612-5912 to fund your CD.**

New Online and Mobile Banking Coming Soon!

Home Seller's Seminar



Are you thinking of selling your home? Are you considering doing so in the future? Would you like to know what it takes to sell for top dollar quickly? **Now you can.**

Join us on Wednesday October 24 at 6:00 pm in our Warminster branch for our "HOME SELLERS INFORMATION SEMINAR"

Learn about current trends in your town and neighborhood. What can you do to increase the marketability of your home? What should you avoid? What are today's buyers looking for? Learn from industry experts including a Realtor, Real Estate Appraiser, Home Inspector, Mortgage Lender, Title Company and others. **Now may be the time to capitalize on a very robust housing market!**

Call (215) 612-2128 today to reserve your seat.

Refer a Member, Earn Cash



Share the benefits of your credit union with friends and family and you can earn up to \$100 for every new member you refer.* New members should open their account online; they will need to include the promotional code R9 and your name when asked for the referring member information.

Incentives (One per new member)	New Member receives	Referring Member receives
New member joins FCU opens Savings account	\$25	\$25
New member joins FCU opens Savings, Checking, eStatements, and Check Card	\$50	\$50
New member joins FCU opens Savings, Checking, eStatements, Check Card, and Direct Deposit	\$100	\$100

*Limited time offer. Promotion Code R9 and referring Member information must be provided during the application process, retroactive referrals will not be eligible. Maximum incentive is \$100 per New Member Referring Member relationship. The incentive is only for new member accounts, not new accounts for existing members or joint members and is based on account openings, not applications. Each person can only be a new Member once. A Joint Savings Account Owner or Custodian age 18 or older is required for Members under 12. For a checking account and check card all parties on the account must be 16 or older. If criteria is met and the referring member is in good standing, Referring and New Members' Primary Savings Accounts will each receive the \$25 or \$50 incentive by the 25th of the following month after the new Primary Savings Account is opened, the second \$50 for Direct Deposit will be deposited once the Direct Deposit has been processed and verified. The incentive will be a taxable dividend on the 1099 Form we will send you in January. Payment of taxes on incentive will be the responsibility of the recipient. Offer is subject to change without notice and cannot be combined with any other offer.

Focus Points

Holiday Closing

Columbus Day | Monday, October 8

Although we will be closed, mobile banking, online banking, telephone teller and our Credit Union network of ATMs will be available.



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