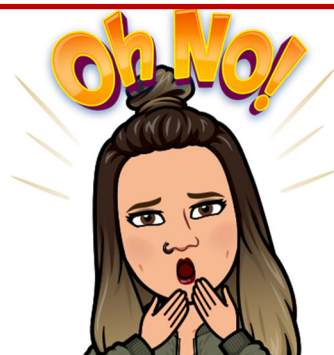


DORMANT ACCOUNTS

By Pennsylvania law, we are required to escheat “dormant” accounts after three years of inactivity. This means, no deposits or withdrawals. If you are receiving a dormant fee on your statement or have received any notification this year, your account is at risk of being closed and your funds being sent to the state of Pennsylvania as is required by law. **Please check your account status !**



OFFICE HOURS

Monday -Friday
9:00 am — 5:00 pm

CONTACT US

phone: 724-864-7469 fax: 724-864-9230
email: info@norwinteachersfcu.org
www.norwinteachersfcu.org

HOLIDAY CLOSURES

February 20th - CLOSED
April 7th - 9a.m. to 1 p.m.
May 29th - CLOSED

Become a credit union volunteer! If you would like to serve as a volunteer, stop by or call the credit union office today!

Celebrating 70 years of Norwin Teachers Federal Credit Union

Cheers!
TO 70 YEARS!

Annual Business Meeting and Luncheon

April 1, 2023

11:00 a.m. - 1:00 p.m.

Stratigos Banquet Centre

Member Price - Free Guest Price - \$30

**Members are those who have an individual member number*

NOTES FROM AMY

As this new year begins, let’s look forward to being able to celebrate the 70th anniversary of our credit union, TOGETHER. Our annual meeting this year will be at Stratigo’s Banquet Centre in North Huntington on April 1st. Please look for more information in this newsletter for the details of our event. We can’t wait to enjoy your company as we celebrate our milestone.

This year we were able to further secure your financial information thru multi-factor authentication on our mobile app and online banking. We are happy to report that though there was a learning curve members are enjoying the security. Thank you for your patience.

We were able to host our Financial Reality Fair at the high school in December. It was nice to get back to educating students on the benefits of financial literacy.

Stop by the credit union office for all your financial needs. We are here to help

~Amy



LOAN RATES

Home Equity up to 60 month	6.00%	6.00%	APR*
Home Equity 61-120 months	6.49%	6.49%	APR*
New Car up to 72 months	5.74%	5.74%	APR*
Used Car 4 yrs. old or older up to 48 months	6.49%	6.49%	APR*
Used Car 3 yrs. old or newer up to 60 months	6.49%	6.49%	APR*
“More Fantastic than Plastic” Consolidation	8.50%	8.50%	APR*
“Steal the Deal” Auto Special—call for info	5.24%	5.24%	APR*
Signature up to 60 months	12.00%	12.00%	APR*

*APR - Annual Percentage Rate

SAVINGS RATES

Share Accounts	0.10%	0.10%	APY*
Christmas Club	0.10%	0.10%	APY*
IRA	0.50%	0.50%	APY*
Share Certificate 6 months	0.25%	0.25%	APY*
Share Certificate 12 months	2.00%	2.00%	APY*
Share Certificate 24 months	1.50%	1.50%	APY*

Contact us about **NEW MONEY** Specials

*APY - Annual Percentage Yield

IRA WITHHOLDING NOTICE

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. Your withholding election does not effect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. You may be required to pay estimated taxes even if you elect withholding.