

International Credit Union Day 2019 • October 17, 2019

Local Service. Global Reach.



Help us celebrate the credit union difference!

On October 17, 2019, we will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why we celebrate ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

As has been our custom in the past, Media Members/U of P will celebrate International Credit Union Day at all three of our branch locations as well as at Presbyterian Hospital. Everyone who stops by that day will receive a free gift and soft pretzel while supplies last. We will also be holding several drawings throughout the day at all locations which will give our members a chance to win a prize.

Mark your calendar and stop in at one of our locations to celebrate with us!!

PEOPLE HELPING PEOPLE

PHILABUNDANCE
Driving hunger from our communities



Shirl Schanzenbach, Marketing Director and Maryanne Klein, CEO, represented Media Members FCU/ U of P CU, in participating in a food drive hosted by Trumark Financial Credit Union. The collaboration of several credit unions resulted in a donation of over 1,400 pounds of food for Philabundance. *The Credit Union motto of "People Helping People" lives on!*

Save with CD's and Money Markets!

We have a variety of CD's and money market accounts available during this unpredictable rate environment. All of your accounts are fully insured up to \$250,000 by the NCUA. So if you're looking for a safe port, come see us today.

<p>ONE YEAR CD 1.10% APR (minimum of \$10,000)</p>	<p>TWO YEAR CD 2.00% APR (minimum of \$10,000)</p>
<p>SPECIAL 15 MONTH CD 2.25% APR (minimum of \$25,000)</p>	<p>IRA CD 2.25% APR (minimum of \$25,000; new money only; 5 year term)</p>
<p>MONEY MARKET .25% APR (minimum of \$2,000)</p>	<p>MONEY MARKET .50% APR (minimum of \$10,000)</p>

Congratulations!



Congratulations for 20 years of service go out to Cindy O'Brien, our Accounting Specialist, and Gerri Serrano, our Loan Manager.

Thank you, ladies, for a job well done!

SKIP-A-PAY

Need some extra cash for the holidays? Stop in during the month of November or download the form online to skip your December loan payments.



Call Sandy at 215-898-8539 for details.

IS A HOME EQUITY LOAN RIGHT FOR ME?

What is a home equity loan?

A home equity loan is often referred to as a second mortgage because that's truly what it is. It's a loan that lets you borrow against the value of your home. Often, this type of loan can be a way for homeowners to access large sums of money to pay for life's big expenses. It's not uncommon to see someone take out a home equity loan to finance home improvements, to cover medical debts, or to assist a child in paying for his or her education.

Home equity loans are often an attractive source of funding because they're available at lower interest rates than credit cards or personal loans. However, be aware that those low interest rates come with a high amount of risk. Lenders feel comfortable offering lower rates because these loans are secured by your home, meaning that the lender can foreclose on you if you decide to stop making your payments.

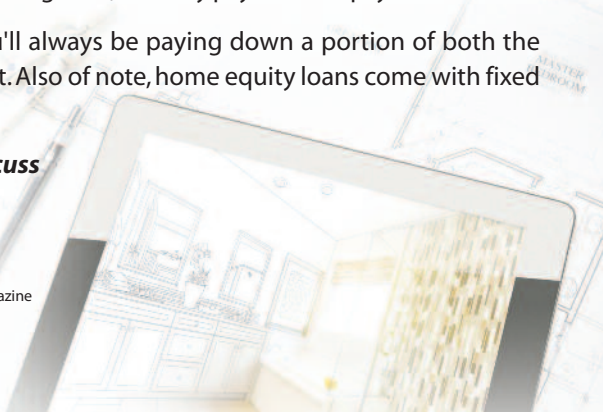
How does it work?

Put simply, home equity loans work in much the same way that your first mortgage did when you initially bought your house. The money from the loan is disbursed as a lump sum, allowing you to use it as you see fit. After you receive it, you start making fixed, monthly payments to pay back the loan.

With each payment, you'll always be paying down a portion of both the principal and the interest. Also of note, home equity loans come with fixed interest rates.

Contact us today to discuss if a home equity loan is right for you!

Tara Mastroeni, Contributor, Forbes Magazine



COMING IN 2020!

We're moving! The 39th Street office will be moving to 3131 Walnut Street in early 2020. The new branch is currently being renovated and we look forward to serving our members at a brand new, state of the art facility. We are also updating our website(s) and hope to have our new site ready in conjunction with the Grand Opening of our new office. Look for updates on our website and at our 39th Street branch.



Holiday Closings

Thanksgiving Day, Thursday, November 28 • Christmas Day, Wednesday, December 25 • New Year's Day, Wednesday, January 1, 2020



Conshohocken
800 River Road • Conshohocken, PA 19428
Phone: 610.292.6762 • Fax: 610.292.6737
Monday – Friday 7:00 am to 3:00 pm

Center City
801 Market Street • Philadelphia, PA 19107
Phone: 215.854.4460 • Fax: 215.854.2824
Tuesday – Friday 8:30 am to 3:30 pm

Main Branch
3900 Chestnut Street • Philadelphia, PA 19104
Phone: 215.898.8539 • Fax: 215.573.2163
Monday – Friday 8:30 am to 3:30 pm