



Credit Line

A Quarterly Publication for GLATCO Credit Union Members

- **National Credit Union Month**
- **e-Alerts**
- **Fraud and Scams on Back**

Spring 2018 • www.glatcocu.com

MISSION

Glatco Credit Union is a not-for-profit financial services cooperative, operating for the benefit of the members. We pledge to provide convenient services, while maintaining sound financial practices, upholding the credit union movement, and being involved in our community.

Credit Union Student Choice Program

Private student loans are meant to fill the gap in financial aid that is left between the Cost of Attendance (COA) and the Federal loans/aid you've received. Private loans are not offered through the federal government, so it's important to look for a loan program from an institution you trust, like your credit union's Student Choice solutions. These loans are in the name of the student but require a co-signer. They are not guaranteed or subsidized by the government. Instead, they are based on the credit score of the student and/or the credit score of any co-signer they have on the loan.

Look for a loan with zero origination and other additional fees, low interest rates, flexible deferment and repayment options, and an easy application process. You'll also want to make sure that the loan is certified through the school - which means the school verifies the amount you need to borrow to prevent you from borrowing too much or too little. Funds should be given directly to the school and any difference back to the borrower for books,

transportation, technology and other necessities.

Use the link on our website to apply.

Package of services for students going to college/trade school or entering the work force.

Private Student Loans

- CU Student Choice

Share Draft Account (Checking)

- No minimum balance
- No monthly charge
- First box of checks free • Overdraft protection
- No per check charge
- Dividends paid on daily balance

STAR/VISA Check Card

- The card that works just like a check
- Access to cash day or night, at ATM locations worldwide that display the STAR or the VISA/PLUS logos
- Non-surcharging ATM's are available throughout the State

VISA Credit Card

- No application fee
- Free travel/accident insurance
- No annual membership fee
- Competitive interest rate

Audio Response Local and 800 numbers

- 225-7219 (local) or 800-750-2564

On-Line Services (Flex-Teller)/ Mobile app/Remote Capture

- www.glatcocu.com

FIRST HERITAGE FINANCIAL

Glatco Credit Union has teamed with First Heritage Financial to offer our members more than 200 1st mortgage programs. If you plan on Buying, Building or even Refinancing, now's the time to get pre-approved without a fee.

Call **800-808-2662**.

Office Closings

Monday, May 28, 2018
Memorial Day

Wednesday, July 4, 2018
Independence Day

Retirement – Linda Legore

The Board and staff of Glatco Credit Union wish to thank Linda Legore for her past 24 years of service to Glatco and its members. Enjoy your retirement.



Congratulations to the Class of 2018

PHONE NUMBERS

SPRING GROVE OFFICE

225-4548 local • 800-723-1008

AUDIO RESPONSE

225-7219 local • 800-750-2564

VISA CREDIT CARD

800-433-0505

www.ezcardinfo.com

To report a lost or stolen credit card after hours call: 800-991-4961

VISA CHECK CARD/MAC CARD

To report a lost or stolen check card after hours call: 800-523-4175



LOAN RATES

| | Term/Mo. | APR (annual Percentage rate) |
|-----------------------------------|----------|---------------------------------|
| Signature | 60 | 11.75 |
| Share Secured | 84 | 5.00 |
| New Vehicles | | |
| 100% Financing | 60 | 2.59 |
| 90% Financing | 72 | 4.00 |
| 90% Financing | 84 | 4.50 |
| (72/84 \$20,000 minimum) | | |
| New Recreational | | |
| 80% Financing | 84 | 6.65 |
| 90% Financing | 60 | 6.50 |
| 100% Financing | 48 | 5.75 |
| 90% Financing | 48 | 5.50 |
| 80% Financing | 48 | 5.25 |
| *Used Vehicles | | |
| 15-17 (90%) (\$20,000 minimum) | 72 | 5.00 |
| 11-17 (90%) | 60 | 2.59 |
| 09-10 (90%) | 36 | 4.59 |
| *Used Recreational | | |
| 14-17 (80%) | 84 | 7.75 |
| 11-13 (80%) | 84 | 8.00 |
| **Home Equity | | |
| (Minimum of \$10,000 new cash) | | |
| (fixed rates) | 144 | 4.50 |
| (up to \$217,000) | 72 | 3.50 |
| Visa Credit Card | | 11.75 |

New Vehicles

New Recreational

*Used Vehicles

*Used Recreational

**Home Equity

Visa Credit Card

*GLATCO Credit Union will finance the designated percent of the retail value of a used vehicle/recreational vehicle. N.A.D.A. Official Guides will be used to determine the vehicle's retail value.

**\$100 application fee plus appraisal fee required on these loans:

- York County Fee: \$250.00
- Adams County Fee: \$250.00

| Share Rates | APR | APY* |
|-------------------------|-------|-------|
| Regular Share Accounts | 0.200 | 0.200 |
| Share Draft Accounts | 0.100 | 0.100 |
| Christmas Club Accounts | 0.200 | 0.200 |
| Vacation Club Accounts | 0.200 | 0.200 |
| IRA's | 0.850 | 0.853 |

Dividends on all accounts are computed on the daily balance and are posted to your account quarterly. Contact your credit union office for rates on Mortgages and Share Certificates.

*Annual Percentage Yield

April is National Credit Union Youth Month™

The theme for National Credit Union Youth Month 2018 is "The Science of Saving," showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month theme inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

Glatco Credit Union wants to assist our young members with an added bonus to their accounts. Any member, up to the age of 16, who visits our office in April, will have a chance to win a deposit ranging from \$10 to \$50. (Can only enter once during the month) Glatco will also offer a small gift, while supplies last, to help you save for future deposits.

For all new accounts, please bring in the Social Security cards of the child plus Social Security cards for any joint owners who are not members of Glatco Credit Union.

eAlerts is a New Service that will be introduced in May 2018

eAlerts enables members to manage and receive email notifications of specific activity such as when balances fall below a specified limit, or when a check clears. Members have the option to define multiple email addresses to which eAlerts may be delivered, including email-to-text bridged addresses supported by your mobile phone carrier.

PROTECT YOURSELF

Minimize risk from breaches, fraud & scams

Recognizing scams can be difficult, especially after the impact of having personal information exposed following a data breach. But you can minimize the potential impact by knowing what to look for, taking the right action steps, and remaining vigilant.

Follow these tips to protect yourself so you don't fall victim to fraud or a scam.

Monitor Your Credit

Check your credit report annually. Consumers are entitled to a free credit report from each of the three major credit bureaus annually. Simply go to AnnualCreditReport.com to get started. Items to watch for are "new" or "re-opened" accounts and other suspicious activity.

A best practice is to check your credit report three times per year by requesting the report from one credit bureau every four months.

Protect Yourself from Scams

Be mindful of emails or phone requests claiming to be from the business or financial institution which was breached.

Avoid opening attachments and clicking on links contained in emails received from unfamiliar sources. Phishing emails often contain attachments or links to malicious websites infected with malware.

Avoid clicking on links or calling the telephone number contained within text messages received from unfamiliar sources. Be wary of SMiSHing attacks which are similar to phishing but in SMS text messages.

TO AVOID TAX IDENTIFY FRAUD MAKE A POINT OF FILING ANNUAL TAX RETURNS PROMPTLY.

Should you be notified that more than one return was filed in your name, owe additional tax, or that records indicate that your earnings were more than the amount of wage reported, complete an IRS Identity Theft Affidavit form 14039, and contact the IRS Identity Protection Specialized Unit at 800.908.4490.

In general, be wary of offers that are too good to be true, require fast action, or instill a sense of fear.

