

# Fayette County School Employees Credit Union

193 Edison Street, Uniontown, PA 15401

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[WWW.FAYETTESCHOOLCU.ORG](http://WWW.FAYETTESCHOOLCU.ORG)

## FIRST QUARTER

January - March 2025

### OFFICE HOURS:

Mon-Fri 10 AM-5 PM

Closed for lunch from 1-1:30

### SUMMER HOURS:

Mon-Fri 9 AM-4 PM

Closed for lunch from 1-1:30

“Teaching life lessons, one dollar at a time.”

## Do you have a vehicle financed somewhere else?

Consider bringing it to us! In many cases we can lower your monthly payment, interest rate, or both!

What we need:

10 Day payoff | Final payment address | Account #  
Owner's card | Mileage | Vehicle options



## Is your account dormant?

Accounts that have no activity for over a year go into a dormant status which may lead to being charged a fee. Call the credit union to ensure you have an active account.

## Update your contact information!

It is important that your contact information is up-to-date. Please ensure that we have this information on file. Call the credit union today to provide your most recent address, email, and phone number!

## Keep an eye out for our Annual Meeting announcement!

We'll be announcing the date and details for our Annual Meeting, which will be in February 2025!



Get the money you need to help make higher education happen.

Student loans from Fayette County School Employee Credit Union in partnership with Sallie Mae® could help!

### Undergraduate

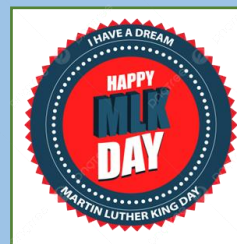
-Smart Option  
Student Loan® for  
Undergraduate  
Students

### Graduate

-Graduate School Loan  
-MBA Loan  
-Medical School Loan  
-Dental School Loan  
-Graduate School Loan for  
Health Professions  
-Law School Loan

HAPPY NEW YEAR  
2025

Wishing you all a blessed 2025  
from the Credit Union staff!



# Check out our great low rates on loans!

## Signature Loans

### Up to 10,000.00

Up to 48 mos. 10.74%-14.74%  
 Up to 36 mos. 9.25%-13.25%  
 Up to 24 mos. 8.74%-12.74%  
 Up to 12 mos. 8.50%-12.50%

### Share Secured

-Up to 60 mos. 4.00%  
 above current rate  
 -Up to 36 mos. 2.50%  
 above current rate



## Vehicle and Motorcycle Loans

### New & Used Vehicles 2025, 2024, 2023

Up to 36 mos. 5.00%-9.00%  
 Up to 48 mos. 5.50%-9.50%  
 Up to 60 mos. 5.75%-9.75%  
 Up to 72 mos. 6.00%-10.00%  
 Up to 84 mos. 6.50%-10.50%  
 (over \$30,000.00)

### Used Vehicles 2022, 2021, 2020

Up to 36 mos. 5.75%-9.75%  
 Up to 48 mos. 6.25%-10.25%  
 Up to 60 mos. 6.50%-10.50%  
 Up to 72 mos. 7.00%-11.00%

### Used Vehicles 2019, 2018, 2017

Up to 48 mos. 6.75%-10.75%

### Used Vehicles 2016 or older

Up to 36 mos. 8.00%-12.00%

### New/Used Recreational Vehicles

Up to 36 mos. 7.25%-11.25%  
 Up to 48 mos. 7.50%-11.50%  
 Up to 72 mos. 8.00%-12.00%



**We also have Home Equity Loans up to \$60,000.00 maximum 10 year term. NMLS#911208**

Rates are expressed annual percentage rates and are subject to change without prior notice. These rates are valid for credit worthy members with a Fair Issac Score of 680 or higher. (Range 100 to 1000). Credit worthy members with lower scores will qualify for higher rates. (640-679=+1%) (600-639=+2%) (550-599=+3%) (549 OR LESS=+4%)  
 Members with no Fair Isaac Score due to insufficient data=+2%

## "What do I need to apply for a loan?"

### Personal Loans

-Proof of monthly income  
 -Call or stop in to do the application  
 -A personal reference (name, address, and phone number)

### Vehicle Loans

-Bill of sale  
 -Proof of monthly income  
 -Call or stop in to do the application  
 -A personal reference (name, address, and phone number)

## Follow us and download the app!

Facebook



Instagram



Apple Store



Play Store



## UPCOMING C.U. HOLIDAYS

January 1<sup>st</sup> – Closed for New Year's Day  
 January 20<sup>th</sup> – Martin Luther King Jr Day  
 February 17<sup>th</sup> – Closed for President's Day  
 April 18<sup>th</sup> – Closing at 2 for Good Friday  
 May 26<sup>th</sup> – Closed for Memorial Day  
 June 19<sup>th</sup> – Closed for Juneteenth  
 July 4<sup>th</sup> – Closed for Independence Day  
 September 1<sup>st</sup> – Labor Day



As a credit union member, you have the opportunity to save money on your car and home owners insurance. Get a quote today!

1-888-380-9287 or click the link through home banking!

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

With all the debit card fraud, the credit union is taking measures to protect you. Please call the credit union today to ensure that we have your up-to-date contact information.