

Special Bonus Dividend for 2024

For the 9th year in a row, the Credit Union is going to pay you based on your relationship with us.

If you have loans or deposits at other institutions, now is a great time to bring them to the Credit Union. Maximize your Special Bonus Dividend earnings by following the items listed below:

The numbers below are 2023 figures:

- Active Debit Card - \$15.00
- Active Direct Deposit - \$10.00
- E-statement User - \$5.00
- Bonus Dividend for Deposit Holders - % of interest earned year-to-date
- Bonus Dividend for Borrowers - % of interest paid year-to-date

We have been ranked **#1 in PA for Return to Member** by Callahan & Associates among credit unions of the same size. "Return to Member" is based on the benefits our membership receives with our low loan rates, high deposit rates and all the other great products and services we offer. The Special Bonus Dividend increases overall return on a deposit product and/or lowers borrowing costs. Not only do we typically provide the best rates on loan and deposit products – *We give back to our members with the Special Bonus Dividend.*

Enroll in Mobile and Online Banking Today!



Have 24/7 Access to your accounts with Mobile & Online Banking

- Check Account Balances
- Transfer Funds
- Mobile Check Deposit
- Access Monthly Statements
- Manage Account Text Alerts
- Deactivate Lost Debit Card

Enroll in Mobile and Online Banking by visiting: www.toptierfcu.org



Calendar Day!

The Credit Union will celebrate **Calendar Day** on **Friday, October 25**. Stop in for some candy and a Calendar! We are so grateful for you, our Members. We look forward to seeing you on **Friday, October 25**.

Thank you for being a member!!

One calendar per member due to availability



Closed on October 14th

*The Credit Union will be **CLOSED** on Monday, October 14 in observance of Columbus Day and Indigenous Peoples' Day*

Holiday Skip-a-Pay

With the Holidays approaching, the Credit Union wants to give members a chance to have extra cash on hand. Starting in November, we are once again offering the Holiday **Skip-a-Pay** program! The program will allow members to skip **ONE** loan payment in November, December OR January. Members who are eligible will receive a letter explaining the details of the program at the end of October.

**Due to federal regulation only certain loans qualify.*

