



Serving Employees of Excelsa Health Corporation

Latrobe Area Hospital Federal Credit Union

121 West 2nd Avenue
Latrobe, PA 15650
724-539-8820 — Fax: 724-539-8834
www.lahcreditunion.com



November 2017 Newsletter

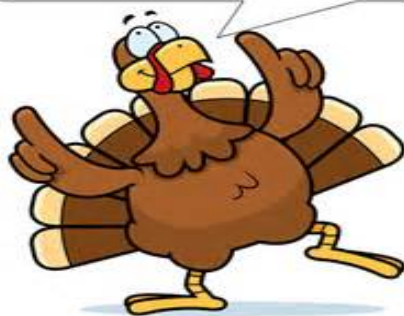


NOTICE OF CHANGE ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

The following information pertaining to debit cards is added to the Electronic Fund Transfers Agreement & Disclosure that was previously provided to you: Card Information Updates & Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number & expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

WE ARE CLOSED THANKSGIVING & BLACK FRIDAY



Please note Christmas Club accounts
have been deposited into your
savings account as of October 1st.



Our deposited item return fee was listed in your Truth-in-Savings Disclosure as \$10.00. As of October it was changed by the Board of Directors to \$15.00 per item returned to us. Contact the credit union with any questions regarding this policy.

What are YOU Thankful For?



Hours of Operation

Mon., Tues, Wed and
Fri.
8:00am to 3:30pm
Thursdays
7:00am to 5:00pm

Loan APR Rates * (as low as)

Model YR 2016 and
Newer
3.00% * up to 72 mos.

2012 to 2015 Model YR
3.50% * up to 60 mos.

2011 and Older Model
YRS
5.99% * up to 60 mos.

- Motorcycle loans use the above rates

Personal (Unsecured) Loans

\$500 to \$8,000**
8.99% * up to 60 mos.

Credit Cards (VISA)

\$1000 to \$5,000**
10.9% *

Shares Secured Loans

3.00%

CD Rates

Min. \$1,000 - 1 YR
.50% APY

Dividends (paid quarterly)

Accounts over \$25
.035% APY



* - APR = Annual Percentage Rate. Actual Loan rate is determined by the borrower's credit history & debt ratio. Rates will not exceed 18%. Rates are subject to change.

** - Maximum loan amount is determined by the borrower's credit history. Loyalty program qualifications = .50% off above rates for having an active checking account with debit card & .50% for having a Visa credit card.