

The APY is accurate as of 10/01/20—Certain accounts may be non-interest bearing –Please see a Member Service Representative for more details. Rates subject to change after account opening.

Account Type	Dividend Rate	APY±	Remarks
Regular Savings	.03%	.03%	Minimum \$5.00 Average Daily Bal. Compound Quarterly
Special Savings	.03%	.03%	Minimum \$5.00 Average Daily Bal. Compound Quarterly
Christmas Club	.03%	.03%	Minimum \$5.00 Average Daily Bal. Compound Quarterly
Free Checking			No Dividend
Money Market	.10%	.10%	Balance \$0-\$5,000
	.15%	.15%	Bal \$5,000.01-25,000
	.20%	.20%	Bal over \$25,000.01 Average Daily Balance Compound Monthly
Share Certificates – <i>min. deposit \$500 required-Interest compounded daily</i>			
6 Month	.25%	.25%	Credit Monthly
1 Year	.35%	.35%	Credit at Maturity
2 Year	.45%	.45%	Credit Quarterly
3 Year	.50%	.50%	Credit Quarterly
4 Year	.60%	.60%	Credit Quarterly
5 Year	.70%	.70%	Credit Quarterly
Individual Retirement Account (IRA)†			
IRA Share	.03%	.03%	Minimum \$5.00 Average Daily Balance Quarterly Compound
1 Year Certificate;	.35%	.35%	;IRA Certificates: Minimum \$500 Credit Quarterly Compound Daily
2 Year Certificate;	.45%	.45%	
3 Year Certificate;	.50%	.50%	
4 Year Certificate;	.60%	.60%	
5 Year Certificate;	.70%	.70%	

† PENALTY FOR EARLY WITHDRAWAL ON CERTIFICATES AND IRA CERTIFICATES
±APY= Annual Percentage Yield

Federally Insured by NCUA

INTEREST RATES

October 2020



First Choice Financial Federal Credit Union

**Convenient Locations:
CURRENT HOURS OF OPERATION**

Main Office 518-725-3191

355 Hales Mills Road, Gloversville, NY

Lobby Hours:

Monday-Friday 9:00am-5:00pm

Saturday CLOSED

Drive Thru Teller Hours:

Monday-Friday 8:30am-5:00pm

Saturday 9:00am-Noon

Branch Offices:

329 South Kingsboro Avenue, Gloversville, NY

(Located Inside Wal-Mart Supercenter)

Lobby Hours:

Monday-Friday 9:00am-6:00pm

Saturday 9:00am-2:00pm

518-725-4413

3677 State Highway 30, Broadalbin, NY (Next to Subway)

Lobby/Drive Thru Teller Hours:

Monday-Thursday 8:30am-5:00pm

Friday 8:30am-6:00pm

Saturday 9:00am-Noon

(518) 883-7156

Touch Tone Teller:

(518)725-3414

Savings

- Certificates of Deposit
- Regular Savings
- Checking
- Individual Retirement Accounts
- Christmas Club
- Money Market

Loans

- VISA Credit Cards
- Personal
- New/Used Auto
- New/Used RV
- Mortgages
- Home Equity
- Open End
- Overdraft



First Choice Financial Federal CU
 "You Belong Here"
www.fcfinancialcu.org

Loan Rates Effective 10/01/20—Rates subject to change without notice

Loan Type	Max. Amount	Terms	Finance Limits	Rates APR***
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Unsecured

#Personal *\$42,000 Up to 5 yrs. Per Member 7.99%**
 #Leaf It To Us *\$5,000 Up to 3 yrs. Per Member 2.99%**

#Personal *\$10,000 Revolving Per Member Variable Rate as low as 8.50%
 Line of Credit

Overdraft * \$ 2,000 Revolving Per Member 15.00%

VISA Applications are available at the Credit Union or online at: www.fcfinancialcu.org


*The total of all unsecured products will not exceed the aggregate of \$42,000.

Share Secured 10 yrs. Variable Rate-Add 3 pts. + Share rate—Min. rate 3%

Real Estate—Call 518-725-3191, Option 4

Mortgages Many Programs Available—Inquire at Mortgage Dept. Or www.fcfinancialcu.org—“Click” on Mortgage Web Center

Home Equity

#Line of Credit	\$10,000- \$250,000	15 Yrs. Up to 80% of Appraisal Less 1st Mortgage		Intro rate #3.25% for 36 months then #Prime + 0% for Remaining Life of Loan Minimum rate of 4%
#Fixed	\$10,000- \$250,000	5 Yrs. 10 Yrs. 15 Yrs. 20 Yrs.		3.75%v Fixed rates based on 1st lien position

v\$20,000 Min. loan amount required to qualify for promo

Great Things Are Happening Here!

The NEW PCU Banking and Website have been launched!

You now have the latest tools for managing your money...pay bills and track your spending. Plus...24 hour access to real-time credit score information.

Debit Card Care Center

After Hours and Weekend Debit Card Member Support!

For answers to your Debit Card questions, call the After Hours number on the back of your debit card...800-472-3272 or 833-357-0004.

Available Services:

- Transaction Inquiries
- General Inquiries
- CardValet Support
- Lost/Stolen Card Support
- Damaged Card Replacements

****For Debit Card Disputes contact the Main Office during regular business hours.**



Loan Type	Max. Amount	Terms	Finance Limits	Rates APR***
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New Auto Payment ex: \$20,000@2.49%APR for 5yrs= \$299.50/mo.*

2020 & Newer Up to 4 yrs 100% + Tax 1.99%**
 5 yrs 2.49%**
 6 yrs + Warranty 2.99%**
 7 yrs 3.74%**

A 2019 with no previous owner may be considered *NEW*. Terms greater than 5 yrs. require loan amount/vehicle value of \$20,000 *Estimated payment without additional fees, options, etc.

Used Auto

2020-2019 Up to 4 yrs Up to 100% 1.99%**
 5 yrs NADA + Tax 2.49%**
 6 yrs + Warranty 2.99%**
 7 yrs 3.74%**

Terms greater than 5 yrs. require loan amount/vehicle value of \$20,000

2018-2017 Up to 4 yrs Up to 100% 1.99%**
 5 yrs NADA + Tax 2.49%**
 6 yrs +Warranty 2.99%**

2016-Older Up to 4 yrs Up to 100% 2.29%**
 5 yrs NADA + Tax 3.09%**
 + Warranty

Terms greater than 4 yrs. require loan amount/vehicle value of \$10,000

Recreational Vehicle (Boat & Camper)

New-Loan amount Up to Up to 100% 3.99%**
 must be \$10,000 or 5 yrs List Price + Add 0.50% to rate for
 more to go to 8 Years+ Tax each Year 6-10

Used-Finance up to 90% List Price + Tax

2019-2018 Up to 5 yrs 4.99%**
 Add 0.50% to Rate for Each Year 6-10
 Loan amount must be \$10,000 or more to go to 6 years+

2017-2016 Up to 4 yrs 5.50%**
 Add 0.50% to Rate for Each Year 5-10
 Loan amount must be \$10,000 or more to go to 5 years+

2015 & Older Up to 3 yrs 6.00%**
 Add 0.50% to Rate for Each Year 4-10
 Loan amount must be \$10,000 or more to go to 4 years+

Power Sports (ATV/UTV, Four Wheeler, Jet Ski, Snowmobile)

New-Loan amount Up to Up to 100% 3.99%**
 must be \$10,000 or 5 yrs List Price + Add 0.50% to rate for
 more to go to 6 Years+ Tax each Year 6-7

Used-Finance up to 90% List Price + Tax

2019-2018 Up to 5 yrs 4.99%**
 Add 0.50% to Rate for Each Year 6-7
 Loan amount must be \$10,000 or more to go to 6 Years+

2017-2016 Up to 4 yrs 5.50%**
 Add 0.50% to Rate for Each Year 5-6
 Loan amount must be \$10,000 or more to go to 5 Years+

2015 & Older Up to 3 yrs 6.00%**
 Add 0.50% to Rate for Each Year 4-5
 Loan amount must be \$10,000 or more to go to 4 Years+

#Rate beginning as low as posted-based on credit qualifications & Loan Term.

****Rate includes a .25% discount for automatic payment**

*****Annual Percentage Rate**