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HAPPY NEW YEAR!

We would like to take the opportunity to thank you, our member, for a successful 2024. It is because of you and your investment in this credit union that we can operate and fulfill our mission of serving the membership. Your Credit Union is in excellent financial health. Moving forward, we are continuing to evaluate ways to add value and convenience for our members. We wish you and your family, a safe, happy and healthy 2025.



Monday, January 20th, 2025
Martin Luther King Jr. Day

Monday, February 17th, 2025
Presidents' Day

NEW WEBSITE IS COMING

We are currently developing a redesign of our existing website. Our goal to make it easier to navigate so you can get the information you need quickly and easily. We hope to have it completed and operational by the beginning of the second quarter 2025. Stay tuned...



FAMILY FUN

Love Letters

A love letter from one family member to another makes a novel Valentine's Day gift. Provide kids with special paper and help them construct a simple sincere letter. There are six parts.

(1) Place and date in the upper right corner might say: "Written while watching you play," or "written while sitting by the fire." The date can also be whimsical: "February – St. Valentine's month" or "10 days before THE day".

(2) The salutation. This can be more sentimental than just "Dear Max." How about: "Dear Marvelous Max," or "To my first precious child," or "To someone that has changed my life."

(3) The first sentence. Share a reason for writing. "I know you get lots of silly Valentines, but this is a serious one." or "Sometimes I don't tell you how much you mean to me." **(4)** Give an example of something that happened between the two of you: how a child tidied the kitchen when you were tired. Or something a person said to you that you will always remember. Whatever links you together.

(5) The reiteration. Say it again, "I'll always love you." or "You've made me so very happy." or "I'm so glad you are my child."

(6) The close and signature. Get poetic: "You're forever-loving mom." "Your number one fan, Dad." or "Still in love after 20 years."

Use a few stickers and fill an envelope with glitter and now you have a true love letter!

You're invited 70th Annual Meeting

SATURDAY, MARCH 15TH, 2025

The Club at Twin Lakes
3625 Shankweiler Rd • Allentown, PA 18104

MEETING & DINNER
5:30 PM TO 10:00 PM

BOARD OF DIRECTORS NOMINATIONS
Nominations should be typewritten resumes/
biographies and postmarked by *February 14th, 2025*

*Please send by mail or drop off
at the BPL Office Allentown FCU
c/o Ron Fulmer, Nomination Chairman
510 Business Park Lane
Allentown, PA 18109*



IMPORTANT TAX INFORMATION

If you made more than \$10.00 in dividends and/or paid more than \$600.00 in interest on a mortgage loan with us, your 1099/1098 will be printed and included as part of your 12/31/24 statement. You will not receive a 1099/1098 if you did not meet either dollar threshold.



REFER A MEMBER WINNER

Congratulations to Tara H. She was our 4th quarter Refer A Member WINNER!

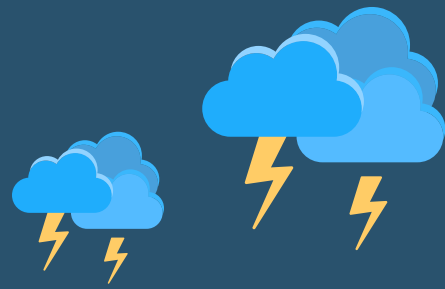
She received a \$250 VISA Gift Card. Every quarter we select one random member who refers a new member to Allentown FCU. Refer a family member, friend or coworker who is eligible to join AFCU and you could be our next Refer a Member Winner!

UPCOMING STAFF TRAINING

In order to provide you with the best service possible, all Allentown FCU offices will close at **2:00 pm on Tuesday, January 28th**. You will still have full access to our audio response, home banking, bill payment and remote deposit applications. We thank you in advance for your understanding regarding this matter.

PLEASE UPDATE YOUR INFORMATION

It is imperative that your address and phone numbers are kept up to date with us. In order for our security services to contact you regarding potential fraud on your debit and credit cards we must have good phone numbers. Failure to update your information will result in your cards being frozen until we can find a way to contact you. Help us help you.



BAD WEATHER UPDATES

Winter is here and unfortunately bad weather events are going to happen. When they do, we will keep you updated as to our operating time and status through several mechanisms. The first is via STORMCENTER UPDATE on WFMZ and WFMZ.com. We will also have an information banner on our website, www.allentownfcu.com. Please check these information sources before heading out to the credit union.



HOME BANKING UPGRADES

As a result of our recent electronic systems upgrades, if you're a home banking user, you will now have access to expanded regular and VISA credit card statements. You now have available a rolling six years of statements (provided you have six years of history). This will be useful to you for tax, Medicare, Medicaid and legal purposes. Another free feature for our home banking users. If you're not currently a home banking user, it's a good time to start thinking about it.

OUR LOCATIONS

Business Park Office
510 Business Park Lane
Allentown PA, 18109
(610) 439-4102

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

East Side Office
2115 Hanover Ave.
Allentown PA, 18109
(610) 820-8440

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

Parkway Office
1325 Oxford Drive
Allentown PA, 18103
(610) 791-2376

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

St. Luke's Office
801 Ostrum Street
Bethlehem, PA 18015
(484) 526-4555

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



CURRENT SHARE AND LOAN RATES

as of January 1st, 2025

SHARE RATES		RATE	APY*
Regular Shares (001)		1.50%	1.50%
New Kid Shares (001)		1.50%	1.50%
Christmas Club (008)		1.50%	1.50%
Other Savings (009)		1.50%	1.50%
Vacation Club (156)		1.50%	1.50%
Tax Savings (157)		1.50%	1.50%

LOAN TYPE	TERM	APR
Shares Pledged (Regular Shares Only) up to \$10,000.00	36 Months	4.00%
	48 Months	4.50%
	60 Months	4.99%
New Car 2024/2023 (Never Titled)	36 Months	4.99%
	48 Months	5.25%
	60 Months	5.99%
	72 Months	6.49%
Used Car 2019-2023	36 Months	4.99%
	48 Months	5.25%
	60 Months	5.99%
	72 Months	6.49%
2015-2018	36 Months	5.99%
	48 Months	6.50%
	60 Months	6.99%
Older Used Car 2014 and Older	up to 60 Months	7.99%
	Term is at the discretion of the credit union based on credit and age of car	
New RV 2024 or 2023 (Not Titled)	84 Months	6.99%
	96-120 Months	7.99%
Home Equity Fixed or Balloon Notes	60 Months	4.94 - 5.49%
Home Equity Line of Credit	Revolving	4.75%
Signature Loan	36 Months	8.99%
	48 Months	9.49%
	60 Months	9.99%
Variable Rate Signature Line	Revolving	9.99%
Visa® Credit Card	Revolving	12.90%

*DENOTES ANNUAL PERCENTAGE YIELD
INTEREST RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

REFINANCE:
Under \$100,000.00 (Charges are \$225)
Over \$100,000.00 (Charges are \$525)
New Purchases over \$100,000.00 (Charges are \$425)