

# Have you heard about our **60<sup>th</sup> Anniversary** **Auto Loan Special?**

rates as low as  
**1.46<sup>0</sup>%** APR\*\*  
up to 60 month term

[Learn More](#)



## Wherever you go, all your accounts are close at hand with **Sprig<sup>®</sup>**

Sprig<sup>®</sup> by CO-OP is a unique virtual credit union that enables members to conveniently access their accounts. You'll enjoy all the benefits of **remote check deposit** and **person-to-person (P2P) payments** to other participating credit union members. You'll also be able to view all your credit union accounts from the convenience of your smartphone or desktop. Sprig is available online, on mobile applications, and via texting options.

With the remote check deposit feature, you can use the mobile app to make deposits into your account by taking a picture of the check. The check will need to be properly endorsed and standard check holds will be placed on the item being deposited. There is a limit of 10 items per month or a total of \$5,000 in deposits, whichever comes first. The daily limit for all deposits is \$1,500.

To enroll in the online version or set up the texting option, you will need to enroll using the website, [www.getsprig.com](http://www.getsprig.com). If you would like to get started with the mobile application, either iPhone or Android, go to your app store and search "Sprig by CO-OP", then download the application to your phone. You can enroll within the app once it has downloaded. For more information on Sprig, be sure to visit [www.getsprig.com](http://www.getsprig.com).



# Celebrating 60 Years: Did you know?

## DID YOU KNOW? 1972 THRU 1987

Frank Sustello, Jr, George T. Maess, Elizabeth DiCerchio, Harold W. Moyer, David Burkholder, William D. Seidel, Dale K. Martin, Bruce Springer, Vian B. Silliman Jr, Thomas G. Price, Jr, Albert I. Schantz, Jack L. Doyle, E. Thomas Irwin, Jr, Jane K. Goodhart, Carolyn A. Rightmyer, Shirley A. Strause, Timothy J. Bonner, Sheryl M. Werner, Clyde Sheldon, Richard Caschera, Nancy Jacovidis, to name a few and to say **"Thank you" for all your hard work and dedication to make dreams come true for our "Family" members.**

In 1978 the dividends were raised to 6%: an 80-day CD interest rate was 9% APR. In 1980 the Credit Union assets grew 16%; over 400 loans for the year: savings rose to an all-time high of 6.25%; membership increased by 8.5% and the Credit Union's investments would show financial solidity.



**In the 80's "You're one of the Family", "A Proud and Growing Family", "You can always count on your Family" was the theme for the credit union and still is.** Your credit union was financially sound and was in excellent position to serve the needs of all members. The 1980's rates were high; assets continued to increase over these years; a new computer system of operations for the credit union; growth in every area of the credit union. Also, in June of 1986 Jane Goodhart was retiring and her position was filled by Louise P. Lingenfelter. Your credit union in the 1980's was at an all-time high and moving forward.



# ANNUAL NOTICE

## NON-VISA PINLESS Debit Transactions

You may use your VISA DEBIT Card to initiate both VISA DEBIT transactions and non-VISA DEBIT transactions without using a Personal Identification Number (PIN) to authenticate the transactions.

To initiate a VISA DEBIT transaction, you may sign a receipt, provide a card number or swipe your card through a Point-Of-Sale (POS) terminal and choose to route the transaction over the VISA network.

If you use your card without a PIN for certain transactions on the ACCEL/Exchange network, provisions of the Agreement relating to VISA transactions do not apply to transactions processed through a non-VISA network.

The rights and protections are applicable only to VISA DEBIT transactions, which include additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure.

Please contact the Credit Union with any questions you may have regarding this notice.

## Sign up for **eStatements** today!

- > Free, safe and secure
- > Simplify account management
- > No storage hassles
- > Banking green - saving a few trees
- > SIGN UP NOW thru NetBranch

 [\\*Click here to learn more](#)





# Planning for an upcoming vacation?



## Reminder: Dormant Account Fee

Members who have a share savings or checking account and have **no transactions for one year** will incur a **monthly \$5 inactive fee**, which will automatically be deducted from your account. Dividends posted to your account are not considered a transaction. If you have any additional services such as a CC FCU VISA Credit Card, loans, or a certificate of deposit, you will not incur the fee on the savings account. All checking accounts will still receive the fee regardless of any other services.



## we're here for you

▶ 610.376.0605

▶ 800.397.9406

▶ [ClearChoiceFCU.org](http://ClearChoiceFCU.org)

▶ [info@clearchoicefcu.org](mailto:info@clearchoicefcu.org)

### 24/7 STARS AUTO-TELLER

1.866.470.7404

**FAX** 610.374.3722

### BRANCH/MAILING ADDRESS

1981 State Hill Road  
Wyomissing, PA 19610-1605

### BRANCH HOURS

Monday–Thursday 9:00am to 4:15pm  
Friday 9:00am to 5:30pm

### 5,300+ NATIONWIDE BRANCHES

[Co-opSharedBranch.org](http://Co-opSharedBranch.org)  
888.748.3266

### HOLIDAY CLOSINGS

#### AND IMPORTANT DATES

May 29 **CLOSED** for Memorial Day  
July 4 **CLOSED** for Independence Day

**24/7 VISA Credit Card Call Center: 1.855.399.7492**