



**Spojnia Credit Union**  
**1006 Pittston Avenue**  
**Scranton, PA 18505**  
**570-344-1513, 800-724-6352**  
**570-961-5961 (FAX)**  
**www.spojniacreditunion.org**  
**Third quarter 2018**

## In This Issue

- AMIS/CU Solutions Core Processor
- Loan Rates
- Christmas Club
- Share Certificate Rates
- Online Banking Helpful Hints
- Remote Check Deposit Application

The NEW Core Processor is here! On September 4, 2018, Spojnia Credit Union converted to a new processor, CU Solutions. A core processor or system, is a hardware and software solution designed to provide the basic account service functionality, necessary for the daily operations of Spojnia Credit Union.

With this change, there is the opportunity to grow membership, provide new services, and in general meet the challenge of moving Spojnia Credit Union forward.

New products and services include: E-statements, Mobile Banking, Remote Check Capture and enhancements to Home Banking and Bill Payment. An App is available in the Apple Store or the Android Google Play Store and is free to download. View your accounts and pay bills all from the convenience of your home, office or smartphone, 24 hours a day, 7 days a week! These new products join a wide variety of products and services which include: share accounts, share draft accounts, share certificates and loans to meet all your financial needs.

The initial appeal of belonging to or joining a credit union tends to be more about its rich history, local or community connections. If you are a member of the Polish National Union of America or an organization or parish of the Polish National Catholic Church, you are eligible for membership in Spojnia Credit Union.

Visit the new and improved website at [www.spojniacreditunion.org](http://www.spojniacreditunion.org) or call 570-344-1513 for additional information.

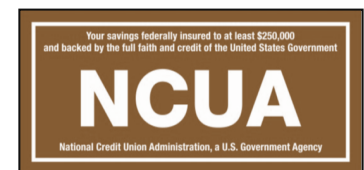


Spojnia Credit Union would like to welcome its newest and youngest member, Isaiah . Born March 9th to Randy and Kara Crispino of Elizabethtown, PA. Isaiah's grandparents are Mary Lou and Ralph Crispino and Andrew and Eileen Sapovcheck. His siblings, Helen and Rowan are also credit union members. WELCOME!

### Christmas Club



The 2018 Christmas Clubs were transferred to your share account on October 1, 2018. If you wish to receive a check, please call the Credit Union at 570-344-1513. The new club will begin October 8th and will run for fifty (50) weeks.



### Spojnia Credit Union's App

Spojnia Credit Union now has an App for you to review and pay your bills online. The App is FREE and can be downloaded from the Apple Store or the Android Google Play Store.



[www.spojniacreditunion.org](http://www.spojniacreditunion.org)

## Loans for all your financing needs!

### Home Equity Loans

**\$100.00 Application Fee - No Closing Costs!**



**5 Years - 3.50% APR**

**7 Years - 3.88% APR**

**10 Years - 4.25% APR**

**15 Years - 4.75% APR, \$20,000.00 Minimum**

**Not Available in Texas or California**

**Spojnia Credit Union will loan 85% of the appraised value minus any outstanding mortgage**

### Organization Loans

**Available to all parishes of the Polish National Catholic Church and other non-profit corporations affiliated with the Polish National Union of America.**

**Maximum to loan \$49,999.99.**

**Great for remodeling or improvements needed.**

**5 Years - 3.60% APR**

**10 Years - 4.35% APR**

**15 Years - 5.35% APR**

### SCU Select Loan

**Maximum \$2500.00 - 18 Months - 5.49% APR**

## New and Used Auto Loans

### New Vehicle Loans

**24 Months - 2.69% APR**

**36 Months - 2.99% APR**

**48 Months - 3.19% APR**

**60 Months - 3.29% APR**

**72 Months - 3.39% APR**

### Used Vehicle Loans

**24 Months - 2.99% APR, 2011 and Newer**

**36 Months - 3.29% APR, 2012 and Newer**

**48 Months - 3.49% APR, 2013 and Newer**

**60 Months - 3.79% APR, 2014 and Newer**

**72 Months - 3.99% APR, 2015 and Newer**

### Grow Your Money with Us!

**Share Certificate Special  
New Money**

**Minimum \$1000.00**

**90 Days - 0.50% APR,  
0.501% APY**

**6 Months - 1.00% APR,  
1.004% APY**

### Current Rates - Existing Share Certificates

6 Month Share Certificate	2.36% APR	0.752% APY
12 Month Share Certificate	1.25% APR	1.256% APY
24 Month Share Certificate	1.75% APR	1.762% APY
36 Month Share Certificate	1.75% APR	1.762% APY
48 Month Share Certificate	1.75% APR	1.762% APY
60 Month Share Certificate	1.75% APR	1.762% APY

*Rates Subject to change without prior notice - Federally insured by the NCUA*

*APR - Annual Percentage Rate - APY Annual Percentage Yield*



**Email: [info@spojnia.org](mailto:info@spojnia.org)**

## Online Banking Helpful Hints

Logon to:  
[www.spojniacreditunion.org](http://www.spojniacreditunion.org).  
 Click Online Banking.  
 Put in your 4 (four) digit account number.  
 Temporary password is the last 6 (six) digits of your social security number.  
 Type a new password.  
 Confirm the password chosen.  
 Pick an image. There is a dropdown box to choose either a landmark, animal or recreational image. Click finish.  
 Type in account number again (4 digits).  
 Passcode—enter the corresponding letter or number to the numbers posted. This will be 4 (four) digits.  
 Type in your password again.  
 This will bring you to your account.  
 To alleviate using the Passcode each time, click on the Manage Account tab . There is a drop down box, click Log in settings.  
 If you wish to register your computer you can do it at this time.  
 Scroll down to: Use Security Questions instead of Passcode Card. Make sure the box is checked. Answer all 5 (five) questions. There are several questions available for each line. Save Settings.

The next time you log in, all you will need will be:  
 Your account number (4 digits).  
 Answer the security question.  
 Make sure the image that shows, is the one that was selected.  
 Enter your password.

This step eliminates carrying the Passcode Card with you at all times.



## Electronic Statements are Here!

To sign up for electronic statements. Log into [www.spojniacreditunion.org](http://www.spojniacreditunion.org).  
 Click on online banking.

Click on e-statements enrollment.

Agree and continue to the Electronic Statement Agreement.

Enter your email, Confirm your email - Submit.

You will receive an Email verification and an email to finish signing up for Electronic Statements.

You will receive an email with the verification link and activation code, click on the link, add activation code and account number.

Click verify account.

You will receive a successful Electronic Statement Enrollment once you have completed all the steps.



## Remote Check Capture

Mobile Check Deposit is a secure, online service that allows you to deposit checks into eligible Spojnia Credit Union accounts from your mobile device. Through the Spojnia Credit Union Mobile App, you can photograph a check with the camera feature on your smart phone and deposit it electronically to your Spojnia Credit Union account. Compatible with Apple and Android devices. If interested in this service, complete the application on the back page of this newsletter and return to the credit union.

## Direct Deposit

You can have your Social Security, pensions, annuities, military checks, and even IRS refunds deposited to your credit union account. You'll need to use the credit union routing number 231385992 and your account number to set up direct deposit. To verify your account number, call 570-344-1513

## E-Statements

A safe, secure, free way to receive your monthly statement.

## Holiday Closings

October 8 - Columbus Day  
 November 12 - Veteran's Day  
 November 21 Closing at noon  
 November 22 and 23 - Thanksgiving  
 December 24 and 25 - Christmas

## Privacy Notice

Spojnia Credit Union's Privacy Policy can be found on our website at: [www.spojniacreditunion.org](http://www.spojniacreditunion.org). If you would like a copy mailed to you, please call Spojnia Credit Union at 570-344-1513

## SPRINT'S NETWORK RELIABILITY & CASH REWARDS

Spojnia Credit Union members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for each new line you activate with Sprint®. Plus, get a **\$50** loyalty cash reward **every year** for each line.

**Reliability:** You can also enjoy the reliability of Sprint's network, which now beats T-Mobile and performs within 1% of AT&T & Verizon . And, a great price for fully featured Unlimited.

**What you get:** Members get a **\$100** cash reward for **each new line** you activate with Sprint\*, Current Sprint customers receive a **\$50** cash reward for **each line** transferred into Sprint Credit Union Member Cash Reward\*, Plus, get a **\$50** loyalty cash reward **every year** for **each line**\*.

Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Visit [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org) to find out more about the Sprint® program.

**Spojnia Credit Union's  
Mobile Deposit Capture  
Terms and Conditions Disclosure**

**Description:** The remote deposit capture services are designed to allow you, the member, to make deposits to your share draft or shares account from your camera-enabled mobile device. Your device must be capable of capturing check images as well as information, electronically delivering the items and associated deposit information to the Credit Union.

**Hardware/Software Requirements:** Your device must capture an image of the front and back of each check and read and capture the MICR (magnetic ink character recognition) line on each check. It must read and capture all such other data and information as is required by this Agreement or Federal Reserve regulations for the processing of these checks for payment.

**Fees:** The Credit Union offers the benefits and convenience of the Mobile Deposit Capture to you free. Spojnia Credit Union reserves the right to charge fees for the Mobile Deposit Capture in the future.

You, the member, must have a mobile device that is acceptable to us and a wireless plan from a compatible mobile wireless provider. The Credit Union is not responsible for any third party software you may need to use the Mobile Deposit Capture.

**Deposit Limits:** Spojnia Credit Union reserves the rights to establish limits for Mobile Deposit Capture, including dollar amount and/or number of checks that you may transmit each day and to modify such limits from time to time at the Credit Union's discretion. All checks deposited on one business day will be combined for an aggregate amount with a daily limit of \$2500.00 total. Cut-off time for same day credit is 2:00 pm. excluding after hours, weekends, and holidays.

All checks over \$500.00 will be reviewed by Spojnia Credit Union before providing credit with a standard 3 (three) day hold on the deposited item. All credit is provisional until credit has been received from the paying financial institution. Spojnia Credit Union is not liable for any service or late charges that may be imposed against you due to the Credit Union's rejection of any check that you transmit for deposit. We reserve the right to extend any hold place in an emergency situation where there is a failure of communications or computer equipment and

if we have any reason to believe an item will not be paid.

**Endorsement/Storage:** You agree to properly endorse the check on the back as it appears on the Payable to line and one of the following endorsement:

- **For Mobile Banking only at Spojnia Credit Union**
- **For Mobile Deposit only at SCU**
- **For Remote Deposit only at Spojnia Credit Union**

For a check payable to you AND any joint owner, both must endorse. If a check is payable to you OR joint owner, either can endorse it. You agree to securely store each original check that you deposit using these services for a period of at least 60 (sixty) days. After 60 (sixty) days and not later than 90 (ninety) days after you transmit the original check, you may safely destroy the original check. You agree to never re-present a check for deposit. You understand that you are responsible and liable for any loss caused by your failure to secure the original checks.

**Unacceptable Items:** Checks drawn on a foreign bank, Traveler's Checks, items drawn on your Credit Union account, stale dated items, Savings Bonds, an altered check, a check previously converted to a substitute checks, a returned NSF check or re-deposited items.

**Note:** We reserve the right to discontinue Mobile Deposit Capture due to misuse of the system at any time.

Account Number: \_\_\_\_\_

Member Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

For Credit Union use only:  
Date received: \_\_\_\_\_ MSR: \_\_\_\_\_

**Return the above application to be approved for Remote Capture Deposit: Spojnia Credit Union, 1006 Pittston Avenue, Scranton PA 18505.**