

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



NEWS AND NOTES

Annual Meeting Notice

Spojnia Credit Union's Annual Meeting will be held March 16, 2019, in the lower level of the Polish National Catholic Church Center located at 1006 Pittston Avenue, Scranton, PA.

This is a great opportunity for you to ask questions review the past year and take a look at what is planned for the upcoming year. You will be able to meet the Board of Directors, Committee Members and Staff. Credit unions, unlike other financial institutions, are owned and operated by its members. As a shareholder, we encourage you to participate in our Annual Meeting.

This year there are four (4) seats up for re-election. There are two (2) on the Board of Directors, one (1) on the Credit Committee and one (1) on the Supervisory Committee.

Elected officials are expected to attend scheduled and annual meetings which may be held during regular business hours. Members in good standing of Spojnia Credit Union, age 18 or older, are encouraged to run for an office.

Interested members should contact one of the Nominating Committee Members by March 15, 2019: Carl Cwikla (570-457-0440) or Al Micka (570-569-2510).

Members elected to an office are expected to serve a three (3) year term and may run for re-election. Officials will be elected at the Annual Meeting.

Join us Saturday, March 16th at 10:30 am. A light luncheon will follow the meeting. Reservations may be made by calling 570-344-1513 by March 13, 2019. Snow date is March 23, 2019.

Our best wishes for
good health,
happiness and
prosperity in the
New Year!

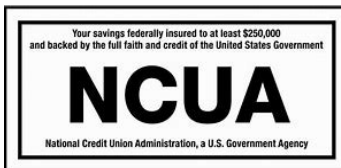
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HOLIDAY CLOSINGS

JANUARY 21, 2019
Martin Luther King's Birthday

FEBRUARY 18, 2019
President's Day



The Core Conversion is completed

The core conversion is completed. The last piece of the puzzle went live in December. While there may have been a few bumps along the way, we thank all our members for their patience and understanding during these past few months. We hope you will take advantage of the new products and services Spojnia Credit Union now offers.

The website has been re-designed, E-statements and Remote Check Deposit are now available. Bill Payment and Online Banking have been updated.

Contact Spojnia Credit Union to take advantage of these great products and services.

Out with the old, In with the New!!!!

A new year brings many new changes. A new job! A new home! A new vehicle! A new kitchen! A vacation! A new furnace! Bill consolidation! The list can be endless.

Whether it's a new vehicle or to consolidate bills, Spojnia Credit Union is here to help you with all your financing needs.

If there is just one new item you need, contact Spojnia Credit Union at 570-344-1513 or visit the website at www.spojniacreditunion.org for a complete listing of rates and loan products.

Privacy Policy

You can view Spojnia Credit Union's Privacy Policy at www.spojniacreditunion.org

Consumers are reminded that strong passwords are key to online security

In the wake of the massive Facebook data breach affecting nearly 50 million accounts and the exposure of private data belonging to 500 thousand Google+ users, Pennsylvania State agencies are reminding consumers of the need to take password security seriously.

The Commonwealth of Pennsylvania and other security experts recommend the following password practices:

Do not use your name, date of birth, a pet's name or other personal information in your password that may be available on social media and other sources.

Do not use the same password for multiple accounts or devices.

Change your passwords regularly and do not reuse old passwords.

Never share your password with anyone and be wary of emails or phone calls that ask you to reveal it.

Consider using pass phrases. For example: select the first letter of each word in a sentence or phrase, then replace some of the letters with numbers or special characters to create something that is easy for you to remember, but impossible for others to guess. Such as: I went on vacation to Hawaii last year! Password is: iwov2Hly!

Use stronger authentication methods when they are available. A one-time PIN Code sent to your mobile device or being required to answer challenge questions provide an extra layer of security for your accounts.

If you believe one of your passwords may have been compromised, you should: change the password immediately if you still have access to the potentially compromised account, contact the company to make it aware of the issue, monitor the account for any unauthorized or suspicious activity. Scan your computer or other devices with internet access for malware. Consider closing the account and opening a new one.

You can find more tips at www.pa.gov/guides/cybersecurity

National Credit Union Youth Month

April is National Credit Union Youth Month. The credit union will be challenging its youth members to make deposits during the month.

Youth members will be notified in March of the challenge, the goal the credit union hopes to reach and the contests that will be held.

Spojnia Credit Union's Share Certificates are GREAT!!!!
Contact Spojnia Credit Union for current rates!
570-344-1513