



May you be blessed

**With the spirit of the season, which is peace,
The gladness of the season, which is hope,
And the heart of the season, which is love.**

Keystone United Methodist FCU offers some of the most convenient services you want in your financial institution. Be sure to tell your family and your church.

Your accounts at your fingertips:

- Mobile banking/online banking
- Direct Deposit and Remote Deposit
- Bill Pay
- Money Desktop
- Free checking/free debit card
- CardValet
- E statements
- COMING SOON – Apply Pay, Google Pay

We have ways for you to save to meet your needs:

- Share Accounts
- Christmas Clubs / Vacation Savings
- Share Certificates
- IRA's - Roth and Traditional
- ABC accounts
- HSA

We have Loans and Credit Cards:

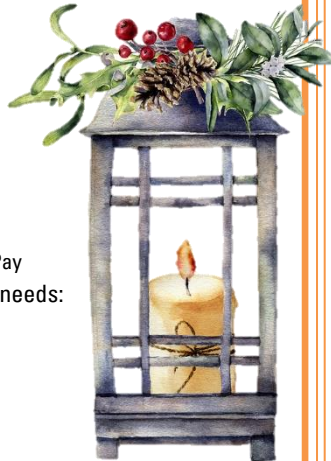
- Loans – Car, Mortgage, Home Equity, Share Secured, Personal, Debt Consolidation, PHEAA
- Visa REWARDS Credit Card

And more benefits:

- Low cost insurance – credit life, disability, and more
- Payroll deductions
- Notary services

Are you ready for next semester?

Apply for your Student Loan from our web site. Competitive rates, repayment option, no origination fee, no prepayment penalties.



Monday,

February 25



66th Annual Meeting

Salem United Methodist Church - 1:00 p.m.

Nominations for Keystone United Methodist Federal Credit Union Board are being accepted through January 15

Supervisory Committee Volunteer –

Keystone United Methodist FCU is looking for a member volunteer for our Supervisory Committee. The committee is responsible for ensuring the credit union's board of directors and management establish practices and procedures to properly safeguard the members assets. In addition, the committee is responsible for hiring licensed, independent auditor to complete our annual financial statements. In accordance with the Federal Credit Union Act, the supervisory committee is comprised of volunteer members and functions completely independent of credit union management. For more information on volunteering, contact us at 724-252-3200.

REMOTE DEPOSITS - Due to new regulations, security, and best practices when making a remote deposit, please endorse back of check with the following –

Remote Deposit Only - KUMFCU - Signature

After February 1, 2019, checks without this endorsement will need to be resubmitted with the correct endorsement.

Statements* – *don't throw them away! Save space, be organized and have them at your fingertips at any time of day by signing up for e-statements from our website.*

**Because of added cost, a statement reprint fee will be charged for copies.*



Credit Union will be closed on the following day(s):

- Monday/Tuesday, December 24 & 25 Christmas
- Tuesday, January 1 New Year's Day
- Monday, January 21, Martin Luther King Jr. Day

www.keystoneumfcu.org

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This credit union is federally insured by the National Credit Union Administration