

Hours & Phones

MAIN OFFICE
215-295-4108

1900 S Pennsylvania Ave
Morrisville, PA 19067

HOURS
Monday - Friday 8 AM - 4:30 PM

BRANCH OFFICE
267-580-0230

Queen Anne Plaza
521 Oxford Valley Rd
Fairless Hills, PA 19030

HOURS
Monday-Wednesday 8:30AM -4:30PM
Thursday 8:30AM - 5:00PM
Friday 8:30AM -6:00PM
Saturday 9:00AM -12:00 Noon

24/7 Audio Telephone

215-295-3603

www.fairlesscu.org

Board of Directors

Chairman - Shirley Turner
Vice-Chairman - Thomas Parsons
Treasurer - Richard Russo
Secretary - William States
Director - John Turner
Director - David Bezick
Director - Judy Cochran

Office Staff

CEO—Brad Warner
Mgr Morrisville - Kim Scanlon
Mgr Fairless Hills - Renee Malloy
Loan Officer - Sherri Bezick
Sharon McCullough
Angela Boltz
Jessica Blair
Melanie Garvey
Gabrielle Morton



To report Lost/Stolen Visa Cards

Credit Card: 1-800-991-4961

Debit Card: 1-800-472-3272

President's Message



Reflecting on my first year at Fairless Credit Union, I find our strength comes from the people around us. From members with diverse backgrounds and a real love of life; to employees who have dedicated themselves to service. From board members who work hard to find solutions to meet members' financial needs in difficult times; to our prior CEO, Joann Glasson who has assembled a team that's not afraid to roll up their sleeves to enrich the lives of our membership. These values, found at Fairless Credit Union make this a great place to work!

During my next year, we'll begin to upgrade our core systems to add new products such as Bill Payment, Mobile Banking and the integration of credit cards into home banking. This will allow you to better manage your financial affairs. Only these newer technologies, will allow us to offer new services at affordable costs. To offer quality products at a price you can afford is why Fairless Credit Union exists!

As a profitable financial institution with \$44 million in assets and more than \$6 million in capital, we're financially prepared to move boldly into the future.

Sincerely,

Brad Warner

Disclosure Regarding Electronic "Wholesale Credit" Transactions Subject to Uniform Commercial Code Article 4A

Provisional Payment Disclosure

Credit given by Fairless Credit Union to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making the payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, Fairless Credit Union is not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law Disclosure

Fairless Credit Union may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act (EFT) and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania as provide by the operating rules of the National Automated Clearing House Association (NACHA), which are applicable to ACH transactions involving your account.



LOAN Rates in APR (as low as)

Unsecured Loans:	Auto Pay	Non-Auto Pay
Personal Service Loan * <i>Revolving Line of Credit</i>	N/A	9.49%
Signature Loans: *		
Up to 36 mo - up to \$5000	7.74%	7.99%
Up to 60 mo - up to \$5000	8.99%	9.24%
Visa Credit Card:		
Classic (purchase & cash advance)	N/A	11.50%
Platinum (purchase & cash advance)	N/A	9.90%
Share Secured Loans *		
Up to 60 mo	1.75% over Div Rate Min 2.00%	2.0% over Div Rate Min 2.25%

NEW VEHICLE LOANS (115% loan to value) †
USED VEHICLE LOANS (100% loan to value) †

	Auto Pay	Non-Auto Pay
Up to 36 mo, 2004 & newer	2.49%	2.74%
Up to 48 mo, 2006 & newer	2.69%	2.94%
Up to 60 mo, 2008 & newer	2.98%	3.23%
Up to 72 mo, 2010 & newer	3.09%	3.34%

† Add 1% for vehicles with over 100K miles

Recreational Vehicles *	Auto Pay	Non-Auto Pay
36 mo, 2004 & newer	2.99%	3.24%
48 mo, 2006 & newer	3.19%	3.44%
60 mo, 2008 & newer	3.48%	3.73%
72 mo, 2009 & newer	3.62%	3.87%
84 mo, 2010 & newer	3.76%	4.01%

Mobile Home Loans Ask our loan officer for information

HOME EQUITY

Fixed Rate: *	Auto Pay	Non-Auto Pay
Up to 36 mo	3.13%	3.38%
Up to 60 mo	3.58%	3.83%
Up to 84 mo	3.87%	4.12%
Up to 120 mo	4.08%	4.33%
Up to 180 mo	4.56%	4.81%
1st Mortgage Up to 18 years	3.97%	4.22%

Variable Rate - Line Of Credit *
4.00%

* The Annual Percentage Rate (APR) you receive may be different from the rate(s) disclosed above. These rates are based on certain credit standards. Ask our loan officer for information about how your rate is determined.

SAVINGS Rates

	Rate	APY
Share Savings (\$250.00 min)	0.050%	0.05%
Christmas Club (\$250.00 min)	0.050%	0.05%
Vacation Club (\$250.00 min)	0.050%	0.05%
IRA variable (\$25 - \$49,999.99)	0.200%	0.20%
IRA variable (over \$50,000)	0.400%	0.40%
Money Mkt (\$5,000 - \$9,999.99)	0.100%	0.10%
Money Mkt (\$10,000 - \$49,999.99)	0.200%	0.20%
Money Mkt (over \$50,000)	0.400%	0.40%

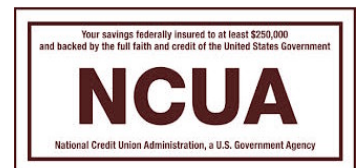
The above accounts are variable (rates are set by the discretion of the CU). The minimum balances required to earn the advertised prospective annual percentage yields (APY) are listed.

Share Certificate and IRA Certificate

Terms	Rate	APY
3 Months	0.150%	0.15%
6 Months	0.300%	0.30%
9 Months	0.400%	0.40%
12 Months	0.450%	0.45%
24 Months	0.750%	0.75%
36 Months	1.247%	1.25%
48 Months	1.445%	1.45%
60 Months	1.741%	1.75%

The above certificate rates are as of October 1, 2012. The minimum opening deposit on all certificates is \$500. A penalty may be imposed for early withdrawals. For all accounts, rates are subject to change at any time. Fees or other conditions could also reduce the earnings on the accounts. For further information about applicable fees and terms, contact the credit union.

NOT RESPONSIBLE FOR TYPOGRAPHICAL ERRORS
All dividends posted monthly



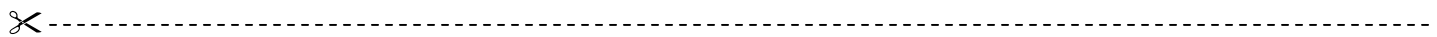
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include <ul style="list-style-type: none"> • Social Security Number and Income • Account balances and Payment history • Income, Credit history and Credit scores
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Fairless Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fairless Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - Information about your transactions experiences	No	We do not share
For our affiliates' everyday business purposes - Information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For our non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Mail the form located on the reverse side • Call (215) 295-4108 <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (215) 295-4108 or (267) 580-0230

What we do	
How does Fairless Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Fairless Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or make deposits or withdrawals from your account • Make a wire transfer or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • can include CUNA Mutual Group, Member CONNECT, Liberty Mutual
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Member CONNECT



Mail-in Form											
<p>If you have a joint account, your choice will apply to everyone on your account.</p>	<input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.										
	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Name:</td> <td style="width: 50%;">Mail to:</td> </tr> <tr> <td>Address:</td> <td>Fairless Credit Union</td> </tr> <tr> <td>City:</td> <td>1900 S. Pennsylvania Ave</td> </tr> <tr> <td>State:</td> <td>Morrisville, PA 19067</td> </tr> <tr> <td>Zip:</td> <td></td> </tr> </table>	Name:	Mail to:	Address:	Fairless Credit Union	City:	1900 S. Pennsylvania Ave	State:	Morrisville, PA 19067	Zip:	
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<small>For FCU Office Use</small> Acct# maintained _____	<small>For FCU File Use</small> Verification date _____										
Employee Initials _____	Employee Initials _____										

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