



Penlanco

Federal Credit Union



WINTER 2024

Member Newsletter



penlancofcu.com 717-569-9621

HOURS & LOCATIONS

20E East Roseville Rd
Lancaster, PA 17601
Monday-Friday, 8am - 4pm

630 Delp Rd, Suite C
Lancaster, PA 17601
Monday-Friday, 8am - 4pm

CREDIT UNION CALENDAR

January 1, 2024
Closed for New Year's Day

January 10, 2024
SEMINAR: *Building and
Maintaining Good Credit*

January 15, 2024
Closed for MLK, Jr Day

February 7, 2024
*Open at 10am for staff
meeting*

February 19, 2024
Closed for President's Day

March 12, 2024
SEMINAR: *First Time Home
Buyer*

March 16, 2024
SPECIAL EVENT:
*Membership Dinner and
Annual Meeting*

April 24, 2024
SEMINAR: *Cybersecurity 101*

May 11, 2024
SPECIAL EVENT: *New York
City Bus Trip*

RATES

Visit penlancofcu.com



...SO MANY NEW WAYS TO SAVE

We've been hard at work here at Penlanco FCU, adding new products that will help our members to save more as well as earn more on their savings.

Money Market Savings

If you tend to keep a large balance in checking, you may want to consider moving the excess funds to our Money Market Savings account. Get the best of both worlds — earn more without locking it into a Certificate. Money Market Savings is available on account balances of \$3,000 or more. Learn more at penlancofcu.com.

Traditional IRA and Traditional IRA Certificates

Traditional IRAs allow you to set aside pre-tax dollars for retirement. It's an easy and effective way for you to put money aside for your future, while offering tax benefits today. Combine your Traditional IRA with a Traditional IRA Certificate to maximize your earnings. Learn more at penlancofcu.com/IRA.

Roth IRA and Roth IRA Certificates

A Roth IRA allows you to invest your after-tax dollars today, let the investment grow tax-deferred until retirement. Combine your Roth IRA with a Roth IRA Certificate to maximize your earnings. Learn more at penlancofcu.com/IRA.

Health Savings Accounts

HSAs work in conjunction with a qualified High Deductible Health Plan to offer tax-deductible contributions and tax-free distributions for qualified medical expenses. Plus, any unused balance carries over from one year to the next. Learn more at penlancofcu.com/HSA.

These are available as a new account, or you can rollover your existing Money Market, IRA or HSA from another institution. Contact us for assistance, or to learn more.



Federally Insured by NCUA
Equal Housing Lender
NMLS# 695767

2024 Bright Light Scholarship

The Penlanco FCU Bright Light Scholarship is a \$2,500 award granted annually to a Penlanco FCU member entering the initial four years of postsecondary education from an accredited institution.

All majors and program lengths are eligible, including trade and technical programs. Traditional and adult students are eligible.

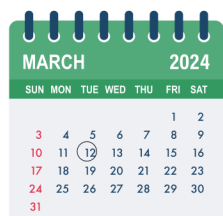
Learn more at penlancofcu.com/scholarship.

Application Deadline: April 1, 2024.



P.S. If your kids or grandkids are not yet members, they can still join and apply for the scholarship!

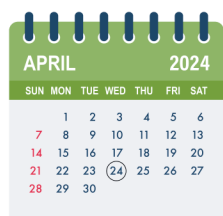
Join us for these special events:



First Time Home Buyer Seminar

Tuesday, March 12th at 4pm

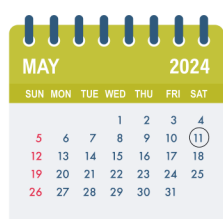
Free Event



Cybersecurity 101 Seminar

Wednesday, April 24th at 10am

Free Event



New York City Bus Trip

Saturday, May 11th at 6:30am

\$60 per person



86th Annual Penlanco FCU Meeting of Members

Join us on Saturday, March 16th at 6:30pm for our 86th Annual Meeting of Penlanco FCU members, held at The Gathering Place. During the meeting, Penlanco FCU's leadership will discuss the performance of the credit union during 2023 and hold elections to the Penlanco FCU Board of Directors. Come enjoy a delicious dinner, see some old friends, and perhaps walk away with one of the prizes.

Registration can be completed online at **penlancofcu.com/annualmeeting**, in person at a Penlanco FCU office, or by phone at 717-569-9621.

Please visit penlancofcu.com/annualmeeting for details about the election (including the Annual Meeting Notice), or contact us at 717-569-9621 to request this information be mailed to you.

*The meeting starts at 6:30pm; Check-in starts at 6:00pm. Cost is \$25.00 per person.



Register online:

