Credit union membership is available for all PPL Electric Utilities employees and their families

Penlanco Federal Credit Union

As a PPL Electric Utilities employee, you and your immediate* family are eligible for membership at Penlanco Federal Credit Union.

Penlanco FCU is a private credit union serving specific employers and groups — which means that membership is not available to the general public. **This is a special employee benefit brought to you by your employer**, and is designed to provide you financial savings over your lifetime in the form of more competitive loan and savings rates than available elsewhere. Take advantage of these low rates, and keep more money in your pocket.

*Immediate family is defined as your spouse, children, grandchildren, siblings, parents, grandparents, and any others that live in your household. Step-relationships are treated the same as blood relationships.

SHARE SAVINGS

Your Share Savings is what makes you a member at the credit union. All you need to get started is a $5 opening deposit and your valid photo ID. You can save money per-pay, or save on your own schedule — whatever works for you! Once you have a share savings, you can add on other accounts or loans with no waiting period. *Scan the Become a Member QR code to get started, or come see us in person.*

BECOME A MEMBER

CHECKING

Your checking account should be easy, and at Penlanco FCU it is.

- No minimum balance requirement.
- No monthly fees.
- Use your contactless debit card to tap to pay, or enroll your card in your Mobile Wallet to pay from your phone.
- Get cash without a fee using the CU$ ATM network as well as any other surcharge-free location *(many major gas stations in our area).*
- Free Online Banking and Mobile Banking with Mobile Check Deposit.
- Free Bill Payer.
- Free starter order of checks.
- Low-cost overdraft protection is available.

ATM NETWORK

Apple Pay · Samsung Pay · Google Pay

EXTRA SAVINGS

Enjoy an unlimited amount of extra savings accounts on your membership. Maybe you want to save for a home, your next car, or summer daycare expenses and keep that money separate — we offer this service, and in fact we encourage it!

CERTIFICATES

Earn more by moving your money into a Certificate. Terms ranging from 6 months to 60 months are available to suit your needs. *Early withdrawal penalties apply.*

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 a little more without locking it into a Certificate.

The Money Market Savings features tiered dividend rates based on the balance. Learn complete details at penlancofcu.com.

INDIVIDUAL RETIREMENT ACCOUNTS

Individual Retirement Accounts are a secure way to save for the future, are easy to set up, and can have special tax advantages. Penlanco FCU offers the following types of IRAs, all with no fees:

- Traditional IRA, with the option to add Traditional IRA Certificates
- Roth IRA, with the option to add Roth IRA Certificates

HEALTH SAVINGS ACCOUNTS

Penlanco FCU can help you better manage your medical expenses using your tax-advantaged HSA. Access your HSA funds easily using your HSA Debit Card, Bill Payer, or your special HSA Checks. *You must qualify for an HSA to have an HSA. Learn more at penlancofcu.com/hsa.*

YOUTH ACCOUNTS

Teach your children the importance of saving, with the best youth account in Lancaster County.

Youth members receive the following benefits:

- Penlanco FCU will match the opening deposit, up to $25.
- Ages 0-12 can choose a prize from the toy chest when visiting the credit union.
- Report Card Rewards - $1 for every A *(or equivalent)*, up to $5 per marking period.
- Opportunity to earn the Penlanco FCU Bright Light Scholarship.
- Congratulatory gift for obtaining your Driver's License *(available to those who have been a member for 180 days or more).*
- Upon turning 18, receive $10 for every calendar year you've been a Penlanco FCU member *(available to those who have been a member for 180 days or more).*
- Checking accounts with debit cards are available for ages 13+.

PENLANCO PERKS

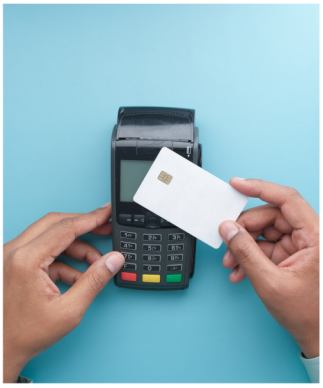
As a reward for being an active member, you receive the following rate discounts on your new fixed-rate loans with Penlanco FCU*:

- 0.10% off if your Penlanco FCU account is enrolled in e-statements.
- 0.10% off if you have one or more loans or a credit card with Penlanco FCU.
- 0.10% off if you have an active Penlanco FCU checking account and debit card.*



*Ask us for details, or apply for a fixed-rate loan today!

*Annual Percentage Rate/APR (interest rate) is determined by borrower credit score(s). Must meet approval guidelines. Offer valid on Personal Loans, Auto Loans, RV Loans, Fixed-Rate Home Equity Loans and Education Loans. Offer not valid on First Mortgages, Home Equity Lines of Credit, Share-Secured Loans, Build Together Loans, and Visa Credit Cards. Offer not applicable to Penlanco FCU refinances regardless of loan type. Offer may not be combined with other offers or discounts. "Active Penlanco FCU checking account and debit card" is defined as an account having 10 or more debit card transactions post and clear for a minimum of two consecutive months.









VISA CREDIT CARDS

Choosing the right credit card is easier than ever. Whether you want to pay down balances faster, maximize cash back, earn rewards or begin building your credit history, we have the ideal card for you!

No matter which card you choose, you'll enjoy important features like:

- Convenient and flexible purchasing power — accepted at millions of locations worldwide.
- Mobile purchasing capability for added convenience.
- Zero Fraud Liability — You won't be liable for fraudulent purchases when your card is lost or stolen.
- Cardmember Service available 24 hours a day/365 days per year.
- Plus much more!

P.S. Our favorite option is the Everyday Rewards+ card.

PERSONAL LOANS

Whether you need an unsecured loan to consolidate debt or pay for a larger expense, a share-secured loan, or a Build Together Loan to build or re-build your credit, we have options for you.

- Unsecured Loan — Loans of up to $15,000 are available, with terms of up to 60 months. *This loan type qualifies for Penlanco Perks.*
- Share-Secured Loan — Borrow an amount that's equal or less than the amount in your account, and essentially borrow from yourself.
- Build Together Loan — Borrow $1,000 for 12 months to build or re-build your credit.

OTHER LOANS

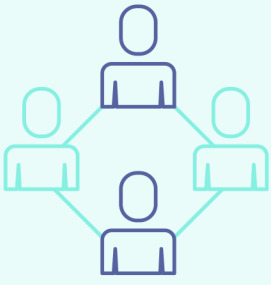
In addition to the loan types highlighted, Penlanco FCU offers:

- Recreational Vehicle loans, with terms of up to 84 months available
- Education Loans up to $30,000, with terms of up to 120 months available

These loan types qualify for Penlanco Perks.

If you need more than $30,000, or need to defer payment until after graduation, we have a partnership with Sallie Mae that may suit your needs. Learn more at penlancofcu.com/education-loans.

Penlanco FCU is a not-for-profit cooperative. This means that everything we do is to improve and enrich the lives of our membership, without profit being the goal. This mindset translates into better than market savings and loan rates, as well as personal service like you won't find anywhere else.



CURRENT LOAN RATES

AUTO LOANS

HOME EQUITY

PERSONAL

VISA CARDS

EDUCATION

RECREATIONAL VEHICLE

HOME LOANS

Whether you need a mortgage for a purchase or a refinance or if you need a home equity loan, we have it all for you — and at excellent rates as you've come to expect from Penlanco FCU.

QUICK QUOTE

- Primary Mortgage — A variety of loan programs are available, with terms of up to 30 years. *Use the QR code to get an easy quick quote showing a payment and closing cost estimate without entering any of your personal data.*
- Fixed-Rate Home Equity Loans — Get the financing you need at a low fixed-rate with terms available from 60 months to 180 months, and a maximum loan-to-value of 80%. *This loan type qualifies for Penlanco Perks.*
- Home Equity Line of Credit — When you need flexible access to funds over time, the Home Equity Line of Credit may be a great option for you. Loan amounts of up to $100,000 are available, with a maximum loan-to-value of 80%. *This loan carries a variable rate tied to the Wall Street Journal Prime Rate.*

AUTO LOANS

Penlanco FCU offers low-rate Auto Loans on all vehicles, including motorcycles, regardless of the age of the vehicle. *This loan type qualifies for Penlanco Perks.*

- New Auto — Terms up to 84 months are available.
- Used Auto — Terms up to 84 months are available for autos 8 years old and newer, and 60 months for autos 9 years old and older.

Be sure to consider Gap coverage through Penlanco FCU if you're borrowing more than 80% of the vehicle value. Warranty options are also available.

Penlanco
Federal Credit Union

Federally Insured by NCUA
Equal Housing Lender
NLMS # 695767

Contact Us:

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Fax: 717-569-9665
memberservices@penlancofcu.com

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Lancaster, PA 17601

630 Delp Rd, Suite C
Lancaster, PA 17601

Monday - Friday 8am-4pm