



Your Hometown Credit Union
Serving Armstrong County

2nd Quarter Newsletter



SUMMER LOAN PROMO
 Amount: \$5000.00
 Rate: 4% APR
 Term: 36 Months
 Offer Expires: 8/31/2020




Federally insured by NCUA

Contact Us:

Hours of Operation:
 Mon-Thurs 9-5pm
 Fri 9-6pm

101 Deer Park Road
 PO Box 427
 Worthington, PA
 16262

Phone 724.297.3084
 Fax 724.297.3826

www.moonlightcu.com

Moonlight Credit Union
73RD Annual Meeting Notice

Tuesday, August 4, 2020
 At Moonlight Credit Union
 Meeting at 5:30 PM
 R.S.V.P. at 724-297-3084 by July 24, 2020

Tickets will not be required, because dinner will not be served.
 Refreshments provided.

This year **one** (3 yr. term) position will be filled on the Board of Directors.
 There is also **one** (3 yr. term) position to be filled on the Supervisory Committee. No set requirements are necessary to serve on these committees. Personal commitment to serving others is the foremost consideration. A brief description of each committee duty may be obtained from the credit union office.

Any credit union member interested in seeking office can contact the credit union Manager or staff who will notify the nominating committee.

Holiday Hours

Friday, July 3rd
 – **CLOSED**
 4th of JULY

Monday, Sept
 7th - **CLOSED**
 Labor Day

NOTICE OF CHANGE OF TERMS TO OUR FUNDS AVAILABILITY POLICY

Moonlight Credit Union's funds availability policy is changing due to statutory inflationary requirements. The following changes will be effective July 1, 2020.

1. There is now \$225 for next day availability for all instances where it was required to be \$200
2. In addition, the \$5,000 limit on availability requirements for holds on new accounts, large deposits, and repeat overdraft accounts increases to \$5,525

NEW AT MOONLIGHT CU

My Mobile Money App is being replaced with CardValet App for our debit cards. CardValet is a management and fraud migration tool for debit cardholders. Cardholders simply download the free app from the Apple App Store or Google Play Store, and then they can actively manage their debit cards.

"With this new and powerful debit card management tool, our cardholders can set parameters for when, where and how their debit card is used. It's easy to turn off their debit card from their smartphone, and then turn on their debit card when they want to use it.

The on/off feature is only one of the safeguards available with CardValet. Using the GPS system in the smartphone, geographic use restrictions can be established. Other controls can restrict usage by merchant and spending limit. Real time alerts create another layer of fraud protection with notice that a transaction was attempted, declined or both.

CardValet puts the control of debit cards right into the cardholder's hands. Link more than one account to keep track of all debit cards in one easy-to-use application.

For more information, contact Moonlight Credit Union.



MORE SAVINGS. MORE POSSIBILITIES.



There are more reasons than ever to love being a member of MCU.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why we've made it so that your Moonlight Credit Union membership saves you money through exclusive member only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like

- » **\$100 cash reward** with each new line you activate with **Sprint**. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint stores.
- » Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- » We want you feeling as safe at home as you do in our credit union. That's why you can get an **exclusive smoke communicator and a \$100 gift card** with a new **ADT** home monitoring security system. Just call 844-703-0123 to get this special offer through the Love My Credit Union Rewards Program.
- » Sometimes accidents happen, but credit union members enjoy special **True Savings with TruStage Auto and Home Insurance**.
- » Your credit union membership benefits go with you when you shop too! With **Love to Shop**, get member only **cash back rewards** from over 1500 online retailers.

Learn all about how your Moonlight Credit Union membership gets you all these exclusive savings, and more at www.moonlightcu.com or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had before.

Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone lines activ. up to 15 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. **Loyalty Reward:** \$100/acct./yr. when Sprint acct. remains active and in good standing each yr. **Transfer Reward:** Members participating in another discount program are eligible for a \$100/acct./yr. deposit on their 12mo anniversary transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-6 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovelymycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". **Other Terms:** Offer coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

