

CUJourney



A MESSAGE FROM OUR CEO

We want to extend our gratitude for your support of our Credit Union throughout 2024. We are proud of the technological advancements and service improvements we achieved over the past year. Looking ahead, we are looking forward to the opening of our new Bradford branch in March 2025. This full-service branch will provide numerous enhancements in service and convenience for our members.

As part of our commitment to expanding services, the Bradford branch will feature an ITM (Interactive Teller Machine). While they resemble ATMs, ITMs offer a significant advantage – once fully operational you can interact with a High Point FCU personal teller via live video. These ITMS's are equipped to assist with nearly any transaction you could complete in person, including loan payments, cash withdrawals, and cash or check deposits.

We are eager to introduce our Adventure One Youth Checking accounts, which provide a fun and engaging way for children to learn about financial responsibility. These accounts include in-app features like allowances for chores, parental loans, cash rewards for good grades, and more. Young members can also personalize their accounts with one of our custom debit card designs.

We are also pleased to welcome our newest Board Member, Dominic Rogers. Rogers brings extensive expertise from the IT industry and has made significant contributions to our organization in his role on the board.

In this edition of the CUJourney Newsletter, you'll find information about our holiday loans and the Shop Local promotion. Additionally, we are offering a special Auto loan for purchases and a mortgage special that allows members to select their own term! Applications for our 2025 Scholarship Program will be accepted until January 17, 2025.

Our achievements over the past year reflect the steadfast support of our members and the surrounding communities. On behalf of our CU staff and Board of Directors, we wish you a safe and happy holiday season. We look forward to continuing our journey together into the new year!

Richard Yeager - President & CEO

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Holiday Closings

Warm Hearts. Low Rates.

Loans for your holiday happiness!

Borrow up to
\$2000
with rates as low as
4.99%APR*

Borrow up to
\$3000
with rates as low as
5.99%APR*

*APR = Annual Percentage Rate. Maximum term is 12 months. No refinances of existing High Point FCU debt. Rates are based on credit score. Rate includes .25% discount for auto transfer of payment. The payment on a \$2,000 loan for 12 months @ 4.99% APR is \$171.24. Rates subject to change without notice. Other terms and conditions are available. Offer valid 11/1/24 - 12/31/24. Certain restrictions apply. All loans are subject to credit approval.





We have the *rate,* you pick your *term!*

Create homemade memories with a mortgage from High Point FCU.

5.00% APR* | Choose from a **5-30 year term!**



*APR = Annual Percentage Rate. Rate based on 5, 10, 15, 20 or 30 year term. Maximum loan amount \$766,550. Maximum LTV is 97%. Minimum loan amount \$10,000. Certain Restrictions apply. All loans are subject to homeownership (primary residence only) and loan to value requirements. Property and hazard insurance are required and are the responsibility of the borrower. Loans are subject to credit approval & appraisals & mortgage program qualifications. For mortgages with less than 20% down payment, Private Mortgage Insurance (PMI) is required and the member is responsible for PMI premiums. The payment of a \$100,000 mortgage for 30 years @ 5.00%APR is \$536.83. Rates are subject to change without notice. Offer valid for a limited time beginning 11/1/2024. Other terms and conditions available. All fees are the responsibility of the borrower. The credit union takes a security interest in the home. Consult a tax advisor regarding the deductibility of interest. NMLS# 585840. Equal Housing Lender. Contact our Mortgage Team for details. 24. Other terms and conditions available. Consult a tax advisor regarding the deductibility of interest. NMLS# 585840. Equal Housing Lender.



Shop Local Promotion

Use your **High Point FCU Visa Platinum Credit Card November 27th – December 31st** at any local merchant and receive double Rewards points on your purchase!*



Redeem points for Cash Back, Gift Cards or Travel!**



*Local Merchants include any business located in Cattaraugus County and Allegany County in NY, McKean County and Potter County in PA. Double Points will be added at the end of the billing cycle each month. Offer valid 11/29/24 – 12/31/24. Must have a High Point Federal Credit Union Rewards Credit Card to earn points.

**Offer subject to credit approval.



MEMBER APPRECIATION DAYS **THANK YOU!**



Adventure One Youth Checking

Their journey to financial success starts here.

Let High Point Federal Credit Union help teach your kids financial responsibility with our Adventure One Youth Checking account. From an allowance to their first job, the sooner your child learns how to manage their money, the better their financial future will be.



Our Youth Checking Account allows our young members to have their own debit card and access to our Adventure One Youth Checking app.

Enjoy the benefits of our in-app features including:



Allowance for Chores



Card Controls



Budgeting



Parental Loan



Cash for Grades



Ask about our custom card options!

*Available to youth ages 5-17 years old with a qualified parent or legal guardian joint on the account. Primary Share account required. Parent/guardian must have a separate (existing or new) savings account. No minimum balance requirements or monthly service fees. Subject to ChexSystems approval. E-statements are required. Federally Insured by NCUA.





| Winter 2024 |

LOCATIONS & HOURS

📍 Main Branch

1201 Wayne St.
Olean, NY 14760

LOBBY HOURS:

M & F 9:00am – 5:30pm

T – Th 9:00am – 4:30pm

DRIVE THRU HOURS:

M & F Drive thru 9:00am – 5:30pm

Sat Drive thru 9:00am – 12:00pm

📍 North Clark St Branch

206 N Clark St.
Olean, NY 14760

📍 Allegany Branch

180 W Main St.
Olean, NY 14706

📍 Portville Branch

160 S Main St.
Portville, NY 14770

LOBBY HOURS:

M & F 9:00am – 5:30pm

T – Th 9:00am – 4:30pm

DRIVE THRU HOURS:

M & F Drive thru 9:00am – 5:30pm

Journeys
start here.

WINTER AUTO PURCHASE SPECIAL

Savings that drive your winter adventure!

PURCHASE RATES
AS LOW AS **4.24%** APR*



*APR=Annual Percentage Rate. APR is valid on approved purchase loans for those borrowers with credit scores of 680 or better, with a LTV of 105% or less (excluding warranty), vehicle age of 2020 or newer and 72 month term or less. Paperless payment required. Rate includes .25% discount for auto transfer of payment. Other rates and terms available. The payment on a \$20,000 loan for 72 months at 4.24% APR is \$315.20 per month. Offer valid 11/29/24 – 12/31/24. Loans are subject to credit approval. Offer subject to change without notice.

2025 SCHOLARSHIP PROGRAM

Apply for a scholarship today! www.highpointfcu.com

Applicants must be high school senior who:

will be attending college for the first time in fall of 2025

will be enrolled in either a two or four year accredited education institution

are a member of High Point Federal Credit Union

HOLIDAY CLOSINGS

Christmas Eve: Tuesday, December 24th – Closing at 12:30PM

Christmas Day: Wednesday, December 25th

New Year's Eve: Tuesday, December 31st – Closing at 3:30PM

New Year's Day: Wednesday, January 1st