

THE Financial Key

Published for the members of Keystone Federal Credit Union

Fall 2011



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Toasted marshmallows, hay rides, and corn mazes all mark the beginning of fall. Whether it is back-to-school or tricks and treats, kids and adults alike are hard at work and having fun in the fresh autumn air.

Introducing the "Drive It Home" Home Equity Loan!



Ever wish you could get a Home Equity Loan for the same rate that you can get a Vehicle Loan?

Now you can! Check out our new 5-year Home Equity Loan offered at the same rate as a 5-year new car loan!¹ Plus, the interest may be tax deductible.²

Apply online 24/7 at:
www.keystonefcu.org

Or call:

Downingtown: 610-269-5151
West Chester: 484-356-0400
Avondale: 610-268-0861

MEDICAL EXPENSES • COLLEGE TUITION • REMODELING • BILL CONSOLIDATION

Rates as low as
3.44% APR³
For 60 months

• VACATION • VEHICLE PURCHASE •

¹Rates quoted are an 'as low as' rate and are based on Rewards Based Lending AAA credit with Auto Pay and Payment Protection. Rates may be higher depending on credit worthiness. Auto Pay requires either payroll deduction or direct deposit, with an automatic transfer of payment due. Payment Protection requires Member Pay Credit Life and Disability Insurance for qualifying members. Add 1/2% for loans without Auto Pay and Payment Protection or add 1/4% for loans with Auto Pay only. The Home Equity fixed rate loan has an APR as low as 3.44% for 60 months which is the lowest rate offered for this product. The quoted rate is for a Home Equity loan with a 50% or less loan-to-value ratio. This rate is the same as the 60 month new vehicle loan rate at 80% financing. This rate is accurate as of September 19, 2011 and is subject to change. Rates are based upon the evaluation of applicant credit. Actual rates may vary. Loans are on 1-4 unit family dwelling in PA, NJ, DE, GA, FL, NC, SC, ME, VT, VA, MD, DC, CT, RI, MA, NH, NY. Property insurance is required. Flood insurance may be required. Home Equity Application Fee: \$150.00 within Pennsylvania. \$350.00 out of state. Ask a Keystone FCU Loan Officer for complete details and requirements.

²Consult a Tax Advisor

³Annual Percentage Rate

Avondale Ribbon Cutting and Grand Opening

On Friday, July 15, Keystone FCU and Sun East FCU celebrated the opening of their shared branch – located in the London Grove Village Shopping Center at 811 Gap Newport Pike in Avondale, PA – with a formal ribbon-cutting ceremony.

Board members, management, and employees attended the event, along with Pennsylvania State Representative John Lawrence and Executive Director of the Pennsylvania Credit Union Foundation, Joseph Wambach.

The newly-constructed shared branch is an innovative approach to how credit unions conduct business. Keystone and Sun East operate as separate entities under the same roof but share expenses. It is a concept that was applauded by all in attendance and recognized as a possible trendsetter.

The credit unions held a shared Grand Opening celebration on July 16, which featured a boardwalk theme where credit union members enjoyed boardwalk games, face painting, food, prizes, and much more.



Keystone FCU Ribbon Cutting Ceremony

Pictured above, left to right:
William Bittle, Jr., Chris Woods, Richard Bauer, Emil Capetola, Catherine Terpack, and Pamela Gray.



The face painting was a big hit! Pictured above: Student Teller Mercedes and her two nieces.



Everyone loved the hot dogs, funnel cakes, potato chips, and sodas!



The boardwalk style games were enjoyed by all. Visitors played and won t-shirts, tote bags, and piggy banks.

Meet our new Student Teller



Mercedes Bedolla
Student Teller

Mercedes Bedolla started working as a part-time student teller at the Avondale Branch in July and is very excited to be part of Keystone Federal Credit Union. She also serves as a student representative for the Keystone FCU Southern Chester County Advisory Group.

Mercedes is a senior at Avon Grove High School. She came to the United States when she was seven. Mercedes has two brothers and two sisters.

In her free time, she enjoys going to the beach, spending time with friends and family, helping people, and going to amusement parks.

Help our troops call home for free!

Donate your used cell phones and help our troops receive a free 60-minute calling card through *Cell Phone for Soldiers*.

Simply delete your personal information, remove your memory card, and power off your cell phone. Then, place your cell phone and accessories in one of the collections boxes located in our Downingtown, West Chester, or Avondale branches.

Help our troops stay connected to their loved ones and donate today!

Financial Planning Services

When it comes to our financial well-being, none of us likes the idea of missing an opportunity. Especially these days, when opportunities seem to be less abundant than they were just a few years ago.

That is why it is important that our members know about the opportunities available at Keystone Federal Credit Union (FCU), through CUSO Financial Services, L.P. (CFS), our broker dealer. Now, you can receive knowledgeable and objective financial advice, based on your own individual or family situation.

It starts when you meet with our Financial Advisor, Kevin McDermott, for a no-cost, no-obligation review of your present financial situation. Kevin will work with you to develop a personal plan for your financial future. And of course, with Kevin and CFS, you can expect the same level of care and service you're accustomed to at Keystone FCU.

By working with Keystone FCU and CFS,* you can build the right financial management program by reviewing priorities such as:

- ▶ 401(k) – 403(b) – 457 – TSP – Rollovers
- ▶ Retirement Planning
- ▶ Creating Retirement Income
- ▶ Tax Efficient Investments†
- ▶ Life Insurance/Long Term Care

Remember, most people who achieve a healthy financial life do not get there by luck, but by design. Contact Kevin at 610-466-6440 to see how we may be of assistance to you.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. † For specific tax advice please consult a qualified tax professional.

Hawaiian Day Celebration!

Keystone staff worked very hard for the past several months to successfully open our new branch located at 811 Gap Newport Pike in Avondale. In recognition of this extra effort, all three branches celebrated by wearing Hawaiian shirts and leis, decorating the offices in a beach theme, and participating in a potluck lunch on Friday, July 29, 2011.

The Avondale staff got together to take a picture in their Hawaiian attire.

At right, pictured left to right:

Mercedes, Marisela, Juan, and Rosa



The West Chester lobby area was decorated in a beach theme.

At left, pictured left to right:

Ann and Marie

Holiday Closings

Columbus Day

October 10th

Veteran's Day

November 11th

Thanksgiving Day

November 24th

**Christmas Day
(Observed)**

December 26th

**New Year's Day
(Observed)**

January 2nd

Downingtown

370 W. Uwchlan Ave. (Route 113)
Downingtown, PA 19335
Phone: 610-269-5151

Monday	9:00 AM to 5:00 PM
Tuesday	9:00 AM to 5:00 PM
Wednesday	9:00 AM to 5:00 PM
Thursday	9:00 AM to 5:00 PM
Friday	9:00 AM to 6:00 PM
Saturday	9:30 AM to 1:00 PM

West Chester

1052 Andrew Dr.
West Chester, PA 19380
Phone: 484-356-0400

Monday	9:00 AM to 5:00 PM
Tuesday	9:00 AM to 5:00 PM
Wednesday	9:00 AM to 5:00 PM
Thursday	9:00 AM to 5:00 PM
Friday	9:00 AM to 6:00 PM
Saturday	CLOSED

Avondale

811 Gap Newport Pike
Avondale, PA 19311
Phone: 610-268-0861

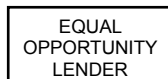
Monday	9:00 AM to 4:30 PM
Tuesday	9:00 AM to 4:30 PM
Wednesday	9:00 AM to 4:30 PM
Thursday	9:00 AM to 6:00 PM
Friday	9:00 AM to 5:30 PM
Saturday	9:00 AM to NOON



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Toll Free: 1-800-725-1403

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