



CREDIT UNION

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Fall GREETING

SAVINGS Rates

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR QUARTER ENDING SEPTEMBER 30, 2023

Regular Shares	1.25%	1.26%APY
Christmas Shares	1.25%	1.26%APY
Share Draft (Checking)	0.05%	0.05%APY
IRA Accounts	2.00%	2.02%APY



Dividend rate for quarter ending, December 31, 2023 on IRA accounts will be 2.00%, 2.02%APY.



All rates are subject to change without notice.

LOAN Rates

October 1, 2023 - October 31, 2023

New Vehicles ('24 thru '23) Used Vehicles ('23 thru '16)

36 months	7.75%	36 months	8.75%
48 months	8.00%	48 months	9.00%
60 months	8.25%	60 months	9.25%
72 months	8.50%	72 months	9.50%

New RV's/Boats Used RV's/Boats

0-60 months	8.75%	0-60 months	9.75%
61-72 months	9.00%	61-72 months	10.00%
73-84 months	9.25%	73-84 months	10.25%
85-120 months	9.50%	85-120 months	10.50%

Home Loan Refinance Signature

	15 years	9.25%	24 months	14.50%
	20 years	9.50%	36 months	15.00%
	30 years	9.75%	48 months	15.50%

Line of Credit/Overdraft protection

13.50%

UPDATED FEES AS OF DECEMBER 1, 2023

	New Fees
Money Orders	\$3.00
Cashier's Check	\$3.00
Domestic Wire Transfer	\$20.00
International Wire Transfer	\$40.00
Statement Copy	\$3.00
Stop Pay	\$15.00
Block Stop Pay	\$30.00
NSF	\$25.00
Dormant Account	\$5.00
Re-Open	\$5.00
Mailed Statement	\$2.00
Check Copy	\$5.00
Western Union	\$25.00
Deposited Item Return	\$15.00

HOLIDAY CLOSINGS





Every year, on November 11, our country honors the brave men and women who have pledged to fight for and protect America's freedom. This Veteran's Day Goetz Credit Union would like to send a special "thank you" to all military personnel and their families, for their hard work and sacrifice. Veteran's Day, officially a legal holiday since June 1, 1954, is now marked in a variety of ways. Observed in small towns and big cities alike, U.S. citizens take this opportunity to show their respect and gratitude for veterans by attending or participating in parades, flying flags, supporting a veteran-owned business, inviting a veteran to speak, sending cards, visiting a memorial, wearing a red poppy, and more. For example, the wreath-laying ceremony at Arlington National Cemetery is one of the most well-known ways of honoring veterans. Please join us in finding a way to express your gratitude and recognize the veterans who have given so much for their fellow citizens.



While the world at large can be uncertain and sometimes complicated, managing your finances does not have to be. With Goetz Credit Union's Online Banking, you can safely and easily access your funds, and fulfill the majority of your banking needs from the comfort of your home.

Online banking is a free, secure service that provides the ability to seamlessly maintain your financial well-being.

With this convenient service, you can:

* Transfer funds * Pay bills and schedule payments * Check account balances * Apply for loans * View account history * Access e-Statements * Access Mobile Banking * Get security alerts * And more!

Online, anytime, 24/7, and most importantly, safely - you will be able to:

* Save time without the hassle of in-person visits * Easily manage several accounts * Closely track spending habits * Keep tabs on due dates for bills

Goetz Credit Union's Online Banking offers the financial management options you need in an ever-changing world.

Sign up today at Goetz Credit Union and log on instantly.



Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- * Place outgoing "snail mail" in a secure mailbox. If you do not have a locked mailbox, pick up incoming mail as soon as possible.
- * Pay close attention to billing cycles. If a bill does not arrive on time, it is possible an identity thief has stolen it.
- * Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- * Place passwords on bank, credit card, and phone accounts. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- * Keep your information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection - update it regularly.
- * Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.
- * Shred documents that you no longer need, including credit card applications, insurance forms, health forms, and billing statements.
- * Store private documents in a secured location.