

Your Credit Union

Winter 2012

A Quarterly Publication For
Members Of Vantage Trust
Federal Credit Union

News

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- Take The Stress Out Of Tax Time

Annual Meeting

Nominations And Election Information

The Credit Union Annual Meeting will be held January 20, 2012 at 12:30 p.m. on the 2nd Floor, VA Medical Center in Liberty Hall. This is also the deadline for submitting names to the Nominating Committee for election to the Board of Directors.

If you are a member and are interested in running for an elected position to the Board of Directors, contact a member of the Nominating Committee at **(570) 824-3521** before the Annual Meeting event. Please provide a brief summary expressing your motive(s) for seeking a position on the Board of Directors at the time you submit your name.

Members of the Nominating Committee:

Christine Caputo, Chairperson,
(570) 824-3521 ext: 7479

Mary Pat O'Malley, Co-Chairman,
(570) 824-3521 ext: 7477

Jane Maxwell, Co-Chairperson,
(570) 824-3521 ext: 7218

The following Board Members' term of office will expire:

Mary Ann Osmun and **Kay Klushin**

There is an additional board seat vacancy that will be filled at election.

If necessary, voting will take place after the Business portion of the Annual Meeting and will conclude at 2:00 p.m. at which time the votes will be tallied and the Elected Directors announced.

Deck The Halls – And Everything Else – With A Holiday Loan From Vantage Trust!

At this time of year, who couldn't use a little extra money to make the holidays really special? A Holiday Loan from Vantage Trust FCU is the answer!

Take advantage of our great low rate and affordable term to:

- *Fix Up Your Home*
- *Plan An Exciting Winter Getaway*
- *Cover Holiday Travel Expenses*
- *And Much More!*

No matter how you decide to celebrate, our Holiday Loan will make everything a little more festive. But don't delay, this special offer is good only through December 31, 2011.

Apply Today!

Stop into your local branch, call us at **(800) 749-5290**, or visit **www.Vantagetrustfcu.org** to apply for this limited-time offer.

*APR=Annual Percentage Rate. Rates and terms subject to change without notice. Contact the credit union for complete details.



Vantage Trust
Federal Credit Union

Holiday Loans

As Low As

4.99%

APR*

Borrow Up To \$4,000
For 12 Months



President's Message

As 2011 draws to a close, I'd like to take this opportunity to extend my sincere wishes for a joyous and festive holiday season and a prosperous New Year to each and every member of Vantage Trust Federal Credit Union.

For many of you, it's been a tough year financially. As your credit union, our mission is to provide you with the tools you need to make sound financial decisions now and in the year to come. We continually strive to develop products that help you grow and manage your finances while bringing value to your life.

The New Year always triggers a host of resolutions. One that people routinely make is to get out of debt and learn to manage their money better. Through our lower loan rates and fees, affordable services, and new technologies, it's never been easier to meet your financial goals – and keep that resolution!

Recent events have proven to the world why membership in a credit union is one of the smartest – and safest – financial decisions you'll ever make. Because we exist solely to serve the needs of our members, we aren't concerned about making a profit or pleasing our shareholders. Our only concern is the well-being of our members.

Regards,

Robert M. Burton

President/CEO

Makin' Money For Makin' Grades!

Hey kids, we're halfway through the school year. Will your grades and attendance put you in the running for a S.T.E.P Award this year?

Here's How You Can Win:

Student members of Vantage Trust FCU from grades 1 – 12 are eligible to earn cash rewards based on their grades and attendance during the school year.

Grades: every final "A" earned in a major subject like Reading, Mathematics, Science, History, or Spelling earns \$2.

Attendance: perfect attendance for the entire school year earns \$5.

S.T.E.P. Awards are based on your final report card at the end of the school year. So if you have perfect attendance so far, and your grades are good, you could add an extra \$20 to your credit union balance at the end of the year.

In addition to cash rewards, the S.T.E.P. account also offers:

- *Fee-free MasterCard® Debit Card*
- *An Initial \$5.00 Share Deposit From The Credit Union*
- *A Very Low Or No-Cost Share Draft Account*
- *Educational IRAs*
- *A Conventional MasterCard® Credit Card At Current Rates (must have a parent's signature as an applicant for members under 18 years of age)*

Not A S.T.E.P. Account Member? Join Today!

For more information about opening a S.T.E.P. account, stop by the credit union, call us at **(800) 749-5290** or visit us online at **www.VAntagetrustfcu.org**.

Student-Run Credit Union Branch Now Open For Business

Vantage Trust Federal Credit Union celebrated the Grand Opening of the Pittston Area High School student-run branch on September 28, 2011. The branch is staffed by student volunteers as part of a community and educational outreach program offered by Vantage Trust Federal Credit Union.



Pictured left to right: Robert Burton, President/CEO, Lisa Joyce, Teacher, Jennifer Derhammer, Pittston Branch Manager, George B. Cosgrove, Superintendent, Dr. John Lussi, District Principal, and John Haas, Principal.



Like Us On Facebook!

Are you on Facebook? So is your credit union! Search for Vantage Trust on www.facebook.com and click "Like." We update our Facebook page with money-saving promotions and information. Check us out today!



Take The Stress Out Of Tax Time

The holidays will soon be just a memory. Then it will be THAT time of year again. You know – tax time! For most people, there's no more stressful time of year.

Believe it or not, there is an easy 3-step process to help you minimize the stress that comes along with tax time. And all it takes is about an hour per month. Here's how:

- **Create folders by tax category:** federal, state and local taxes, medical expenses, charitable contributions, etc.
- **Also make a folder for any deductible expenses** (the ones you record on Schedule A of your 1040): job hunting expenses such as mileage logs and hotel receipts, safe deposit box rental charges, tax preparation fees, investment transactions, mortgage interest statements, energy credits, etc.
- **As the year progresses, simply file receipts, canceled checks, statements, and other documentation** in the appropriate folder.

When tax time rolls around, you'll be organized and ready to sit down with your tax preparer or your computer tax program.

Put Your Home Equity To Work For You

You've worked hard to buy and maintain your home. Now let the equity you've built up work for you! Our Variable Rate Home Equity Loan offers an outstanding opportunity to consolidate higher-interest debts like credit cards and car loans.

There's never been a better time to tap into the equity in your home:

- **Borrow Up To 80%, Minus Your First Mortgage**
- **Interest Rates Are Currently As Low As 3.75% APR.***
- **The Interest You Pay May Be Tax Deductible (Consult Your Tax Advisor)**

Get Out Of Debt Faster!

Apply for a Vantage Trust FCU Variable Rate Home Equity Loan today. Stop by the credit union, call us at **(800) 749-5290** or apply online at www.Vantagetrustfcu.org.

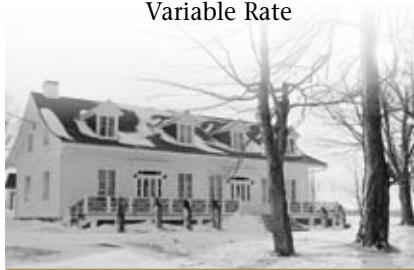
* APR=Annual Percentage Rate. Rates subject to change without notice. Contact the credit union for complete details.

Home Equity Loans

As Low As

3.75%
APR*

Variable Rate



Holiday Closing

Christmas Day (Observed)
Monday, December 26, 2011

New Year's Day (Observed)
Monday, January 2, 2012

Martin Luther King, Jr. Day
Monday, January 16, 2012

Presidents' Day
Monday, February 20, 2012



VAntage Trust
Federal Credit Union
www.VAntageTrustFCU.org

Main Office

881 Mundy Street
 Wilkes-Barre, PA 18702
 Phone: (570) 819-3337
 Toll-free: (800) 749-5290
 Fax: (570) 819-3366

Office Hours

Monday – Friday – 7:30 a.m. – 5:00 p.m.
 Drive Thru open
 Fridays until 5:30 p.m.
 Saturday – 9:00 a.m. – 1:00 p.m.

Nanticoke Office

158 South Market Street
 Nanticoke, PA 18634

Phone: (570) 258-3200 Fax: (570) 258-3203

Office Hours

Monday – Friday – 8:30 a.m. – 5:00 p.m.
 Saturday – 9:00 a.m. – 1:00 p.m.

Hughestown/Pittston Branch

405 Laurel Street
 Pittston, PA 18640

Phone: (570) 602-3650 Fax: (570) 602-3654

Office Hours

Monday – Friday – 8:30 a.m. – 5:00 p.m.
 Saturday – 9:00 a.m. – 1:00 p.m.

VA Medical Center Branch

2nd Floor • VA Medical Center
 Wilkes-Barre, PA

Phone: (570) 824-5546 Fax: (570) 820-7715

Office Hours

Monday, Wednesday & Friday
 8:00 a.m. – 4:00 p.m.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

01018 11/11 Marketing Partners (888) 641-1215

Current Rates	Dividend Rate	APY
Share (Savings) Account	0.150%	0.150%
Share Draft (Checking) Account	0.000%	0.000%
Holiday Club	0.150%	0.150%
Vacation Club	0.150%	0.150%
STEP Account	0.400%	0.400%

Certificate Rates Can Change Weekly, Stop In Or Call For Current Rates On 6 Month, 1, 2 And 3 Year Terms.

Money Market Accounts	Dividend Rate	APY
Tier I \$50.00-\$1,000.00	0.150%	0.150%
Tier II \$1,000.01-\$10,000.00	0.150%	0.150%
Tier III \$10,000.01-\$75,000.00	0.200%	0.200%
Tier IV \$75,000.01 And Up	0.250%	0.250%

IRA Accounts	Dividend Rate	APY
Traditional, Roth And Educational	1.000%	1.000%

Loan Rates	APR
New Vehicle Loans	
36 Months Zero Down Payment	3.000%-7.500%
48 Months Zero Down Payment	3.000%-7.750%
60 Months Zero Down Payment	3.250%-8.500%
72 Months Zero Down Payment	3.750%-9.000%
Used Vehicle Loans	
36 Months 2004-2005	3.000%-7.500%
48 Months 2006-2007	3.500%-8.250%
60 Months 2008-Newer	3.750%-9.000%
New And Used Camper Loans (Secured By Title)	
STOP IN OR CALL FOR CURRENT RATES AND TERMS	
Share Secured Loan	4.00%
Unsecured Loans	
1-2-3 Years	9.00%-13.50%
4 Years	9.75%-14.50%
5 Years	10.75%-16.00%
Fixed Home Equity	
7 Years	5.500%
10 Years	5.750%
15 Years	6.250%
Variable Rate Home Equity	3.75%
First Mortgages	Current Market Rate
MasterCard	12.00%
Gold MasterCard	9.90%
Platinum MasterCard	7.99%

(Rates effective 10/01/2011) Rates are subject to change.

Is Your Car Ready For The Wrath Of Winter?

In addition to regular vehicle maintenance, winter driving conditions create specific maintenance issues that can affect your safety behind the wheel. Here's a checklist of winter maintenance tasks that you can't afford to overlook:

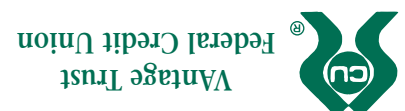
- **Check Your Antifreeze** – Your antifreeze keeps your vehicle's "circulatory system" operating at peak performance. Check to make sure your antifreeze level is full and that the mixture is approximately 50% water/50% antifreeze.
- **Inspect Your Tires** – On slick roads, your tires mean the difference between having a slip-and-slide accident and staying on the road. Remember the old penny test? It's an easy way to check your tire tread. Insert a penny head first into the tread of your tire. If you can see the top of Lincoln's head, it's time for new tires. While you're checking the tread on your tires, check your air pressure, too. Colder temperatures cause tires to lose pressure, so make sure they're fully inflated.
- **Replace Your Windshield Wiper Blades** – Good windshield wiper blades are critical to safe winter driving. Any snow that falls invariably melts on your windshield, reducing visibility.
- **Check your windshield washer fluid** – On a messy winter's day, you'll be using lots of windshield washer fluid to keep your windshield clean. Make sure your washer fluid reservoir is filled at all times – and make sure you use only washer fluid to keep it from freezing.

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www.VAntageTrustFCU.org



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