



FEDERAL CREDIT UNION

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PERSONAL BANKING BORROWING BUSINESS SERVICES RESOURCES
INSURANCE & INVESTMENTS

[\(HTTPS://WWW.PATRIOTFCU.ORG\)/](https://www.patriotfcu.org/) Robinwood Grand Opening Specials

Robinwood Grand Opening Specials

Scan N Win Contest

Walk into our new Robinwood branch and scan the barcode on your invitation mailer. You could win any one of the following prizes:

- \$1,000
- A \$100 Lowe's gift card
- A \$25 gift card
- A \$10 gift card
- Other fun prizes

[Click here \(https://www.patriotfcu.org/wp-content/uploads/2018/10/Official-Rules-for-Robinwood.pdf\)](https://www.patriotfcu.org/wp-content/uploads/2018/10/Official-Rules-for-Robinwood.pdf) for Contest official rules.

Visit our Robinwood branch to check out the following limited time specials:

o **11-Month Certificate** – Earn the best certificate rate in the area of 5.00% APY¹ for up to \$5,000 in balances



Lobby & Drive-Up Hours

~~Monday 8:30 AM – 7:00 PM~~
~~Friday 8:30 AM – 7:00 PM~~
~~Saturday 8:30 AM – 1:00 PM~~

Prosperity Newsletter
Meet Your Branch Manager:
Prosperity Newsletter Sign-Up



OTHER RESOURCES

- CARFAX
- NADA Guides
- Buying at the Dealership
- SAFE Mortgage Licensing Act
- Baumunk Scholarship

Preferred Partnerships
Cammie
Allpoint

FRAUD & SECURITY AWARENESS

- ID Theft Protection
- Online Security
- Identity Theft Checklist
- Fraud & Scam Alerts
- Verified by VISA

FINANCIAL EDUCATION

- GreenPath Financial Wellness
- Financial Education Seminars
- Sign Up For Seminars
- Financial Calculators
- Frequently Asked Questions
- Your Credit Score

¹Annual Percentage Yield (APY) of 5.00% on 11 Month Certificate for \$5000 with new money only. Minimum opening balance of \$5,000 is required to open this certificate and to earn the APY. Maximum \$5,000 amount per certificate. No brokered deposits or public funds accepted. Rates effective 10/15/18 and are subject to change without notice. The APY assumes that all interest remains on deposit until maturity. Fees could reduce earnings. Substantial penalty for early withdrawal. At maturity the certificate will automatically renew for a term of 12 months at the prevailing rate. Members must have or open an active checking account in order to qualify for this offer. Limit one promotional account per household. This offer is non-transferrable and available for a limited time offer. Offer subject to change without notice. Other restrictions may apply.

²Annual Percentage Yield (APY). Introductory 2.00% APY available on new Money Market accounts with new money only. Minimum opening balance \$10,000. Minimum balance to earn introductory APY is \$10,000; maximum \$350,000. After 3-month introductory period, the dividend rate reverts to the appropriate Money Market rate/APY based upon the balance in the account. Regular APY as of 10/15/18 were 0.60% for balance \$1000-9,999.99; 0.70% for \$10,000-25,999.99; 0.90% for \$25,000-99,999.99; 10.5% for \$100,000-250,000.00 and 1.15% for over \$250,000. Balances under \$10,000 and over \$350,000 during the introductory period will earn the regular APY. Withdrawals from the account may reduce the APY. Dividends are compounded and credited weekly. Member must have or open an active checking account in order to qualify for this offer. Limit one promotional account per household. This offer is non-transferrable and available for a limited time offer. Offer subject to change without notice. Other restrictions may apply.

³\$50 incentive will be deposited into member's checking account within 60 days of the following requirements being made – sign up for direct deposit of at least \$500 per month, have the direct deposit meet or exceed that monthly amount, and activate their Patriot debit card. As required by law, Patriot Federal Credit Union will report the value of the incentive to the IRS. All state, federal, and local tax laws are applicable. This offer is non-transferrable and available for a limited time offer. Offer subject to change without notice. Other restrictions may apply.

⁴Patriot Equity Line: 0.99% Introductory Rate is in effect for 6 months from the initial note date. On day 183 (after the introductory period), the interest rate is variable subject to change monthly based on The Wall Street Journal Prime Rate minus 0.26% for A+ credit worthy borrowers with a 70% Loan-To-Value Rate. Patriot must be in at least a second lien position. As of October 5, 2018, the rate was 5.25% APR may be higher based on the prevailing variable rate index value, borrower's credit worthiness, combined Loan-To-Value, and other factors. There is no floor on this line and the maximum APR is 18%. \$199 Application Fee. Fee will be refunded by deposit into member's checking account if at least \$15,000 is drawn from the line at account closing. Borrower must have a personal checking account at Patriot at the time of loan/line of credit closing. Member is responsible for Maryland recordation tax – amounts may vary by county and amount borrowed. Subject to credit approval. The minimum line amount is \$7,500 and the maximum line amount is \$250,000. Property must be the member's primary residence. Property insurance is required. Offer subject to change without notice. Other restrictions may apply. Interest paid on home equity lines of credit may be tax deductible – consult a tax professional. Other restrictions may apply.

⁵Home Equity Loan: Annual Percentage Rate as of October 5, 2018 for a fixed rate Home Equity Loan at a 70% Loan-To-Value (LTV) Ratio for 120-month term. For example, the monthly payment would be \$98.94 per \$10,000 borrowed and does not include taxes and insurance premiums. Your actual payment may vary based on the loan amount, term, APR, credit worthiness, tax and insurance, and other factors. Other rates and terms are available. Rates and loan approval subject to individual credit worthiness. The minimum loan amount is \$7,500 and the maximum amount is \$250,000. Property must be the borrower's primary residence. Property insurance is required. Borrower is responsible for Maryland recordation tax – amounts may vary by county and amount borrowed. Rates subject to change without notice. Other restrictions apply.

⁶Patriot VISA Credit Card: APR=Annual Percentage Rate. APR for balance transfers is 1.64% for twelve billing cycles with no balance transfer fee for qualified buyers. Rate will return to normal rate of 11.74% to 18.00% based on your credit score. The APR will vary with the market based on the Wall Street Journal Prime Rate which was 5.00% as of 9/1/18 plus 6.74% for credit scores

over 700. All loans subject to credit approval. Programs, rates, term and conditions are subject to change without notice. Other restrictions may apply.

⁷Dividend Checking: Minimum Monthly Requirements – To avoid a monthly service fee maintain an average daily balance of \$2,500 PLUS direct deposits of \$1,500 or 15 completed debit card non-PIN purchases. Annual Percentage Yield is accurate as of 10/01/18. Minimum balance required to earn dividends is \$2500. Dividends paid on monthly daily balances up to \$20,000. Maintaining balances larger than \$20,000 will reduce the APY. Rate is variable and subject to change on a monthly basis. Fees could reduce the earnings on the account. Refund is \$1.00 per transaction. Limit of no more than two Dividend Checking accounts per social security/tax identification number. Other restrictions may apply.

⁸Annual Percentage Yield (APY) of 3.25% on 60 Month Certificate for the \$10,000 – \$24,999 tier. Other rates and tiers are available with a minimum opening balance of \$1,000. Rate effective 10/10/18 and subject to change without notice. The APY assumes that all interest remains on deposit until maturity. Withdrawals and fees could reduce earnings. Substantial penalty for early withdrawal. At maturity the certificate will automatically renew for a term of 60 months at the prevailing rate. Not valid with any other offer. Other restrictions may apply.

⁹Rates, terms and conditions subject to change without prior notice. No brokered or public funds accepted. The offered APY assumes that all dividends remain on deposit until maturity. Fees could reduce earnings. Not valid with any other offer.

¹⁰Substantial penalty for early withdrawal. ¹¹Minimum balance of \$10,000 is required to open this certificate. Features a one-time “step up” opportunity for the member to increase the certificate rate at their discretion to the then 48 month rate any one time during the original term of the certificate. At maturity the certificate will automatically renew for a term of 48 months at the prevailing rate. ¹²Available in terms of 24 and 60 months. ¹³Minimum opening deposit of \$10,000. Partial withdrawals are not permitted. After the initial term of 9 month, this certificate automatically renews to a 12 Month Certificate (at the prevailing rate) and at that point the early withdrawal penalties for a regular 12 Month Certificate would apply. Other restrictions may apply



(888) 777-9982 (tel:888-777-9982).

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