



Our ministry is to be the best resource for our members to realize their financial hopes.

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In this newsletter

1. Love planning ahead - especially for Christmas
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3. Love Saving - on loan rates
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7. Love keeping my money where it should be - in CommonRoots FCU
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There is no time like now to start getting ready for Christmas 2025.

Save with our Christmas Club - APR\* 0.15%  
Annual Percentage Rate

Set up a regular deposit and sit back and watch your savings grow.  
Monies are available beginning of October.

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## ***WE LOVE TO SAVE - Certificate Specials***

### Youth Certificate Special

18 Mo. \$100 min. 1.75%\* APY

*\*Must be opened with funds not currently on deposit with CommonRoots Federal Credit Union.* For youth accounts up to age 21 years. Offer may be extended, modified, or discontinued at any time. When Special Certificates mature, they will be transferred to share account unless member notifies otherwise. Subject to early withdrawal penalties. Must be a member of CommonRoots Federal Credit

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## 7 Month Certificate

\$2500 – \$9999.99 3.75%\* APY

\$10,000 - \$100,000 4.00% APY

*\*Must be opened with funds not currently on deposit with CommonRoots Federal Credit Union.* Offer may be extended, modified, or discontinued at any time. When Special Certificates mature, they will be transferred to share account unless member notifies otherwise. Subject to early withdrawal penalties. Must be a member of CommonRoots Federal Credit Union. \*Annual Percentage Yield

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## 13 Month Certificate

\$2500 – \$9999.99

3.25%\* APY

\$10,000 - \$100,000

3.50%\* APY

*\*Must be opened with **50%** of funds not currently on deposit with CommonRoots Federal Credit Union.* Offer may be extended, modified, or discontinued at any time. When Special Certificates mature, they will be transferred to share account unless member notifies otherwise. Subject to early withdrawal penalties. Must be a member of CommonRoots Federal Credit Union. \*Annual Percentage Yield

Certificate  
Form

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## ***WE LOVE TO SAVE - Loan Specials***



### Consolidation Loan Special

Rates as low as 7.25% APR

(Rate based on Fair Isaac Score and current ability to pay.)

No prepayment penalty

Requires credit & income approval; Max term 60 months; New money only; Cannot be used to refinance existing CRFCU Loans for lower rates; No prepayment penalty; Membership is required at loan closing; offer expires at close of business on March 15, 2025. Terms and conditions subject to change without notice.

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### Tax Loan Special

- Up to \$3,000
- Rates as low as 8.25% APR
- Take up to a year to pay



- No prepayment penalty
- Payments approx. \$261.09 per month

(Rate based on Fair Isaac Score and current ability to pay.)

Requires credit & income approval; Max term 12 months; New money only; Cannot be used to refinance existing CRFCU Loans for lower rates; Loan Minimum \$500; No prepayment penalty; Membership is required at loan closing; offer expires at close of business on April 30, 2025. Terms and conditions subject to change without notice.

Loan  
Application

## WE LOVE TO SAVE & WIN ON TAX FILING

WIN TAX SEASON!



Exclusive  
Discounts  
on Tax Prep.

And get a chance to  
win \$10,000.



SCAN QR CODE TO GET DISCOUNT OR  
VISIT OUR CREDIT UNION WEBSITE



## Applications for scholarship due by March 1, 2025

The Beaver Valley Chapter of Credit Unions plans to offer three \$500, one \$1,000 and one \$1,500 scholarships. If you are a CommonRoots FCU student, you may qualify. Click the links below for the details.

[Scholarship Requirements](#)

[Scholarship Application](#)

# ANNUAL MEETING

May 3, 2025

## The 72nd Annual Meeting

Annual Meeting and Shred Event - Saturday, May 3

This yearly event is your chance to hear about the credit union's success in the past and the challenges facing in the future. Many important decisions are made regarding your credit union and you can have a say in those decisions by attending and voicing your opinion. This opportunity only comes along once a year, don't miss out.

### Notice of Election

Notice is hereby given that directors will be elected to the CommonRoots Federal Credit Union Board of Directors at the 2025 Annual Meeting.

No nominations will be accepted from the floor during the annual meeting-you can submit nominees from the link below.

If you are interested in supervisory board or a board position- use link below- must be a member of the CU for at least 1 year and in good standing.

Nominations for the board will be accepted through February 28.  
Submit your nominations here

[Board Nomination Submissions](#)



## WAKE UP your Dormant account!

Your credit union is required to report unclaimed property (escheat) to the Pennsylvania Department of Revenue for accounts that have been "dormant" in accordance with the state law. An account is considered dormant if there has been

no member initiated withdrawal, deposits or transfers made during this period. The best way to WAKE your account is to acknowledge your account. If you are unsure the status of your account, please give the office a call, log in to your online service or make a deposit and help your savings grow.

Thank you in advance for waking up any of these accounts that were sleeping and reaching out to become more engaged with us.

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Office will be closed on February 17

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## The CommonRoots Advantage

Experience the difference of personalized service tailored just for you. We understand your financial journey is unique and deserves individual attention. Our commitment to members goes beyond simple transactions. We strive to build lasting relationships based on trust and understanding. Discover the CommonRoots Federal Credit Union advantage today.

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1204 Freedom Rd. PO Box 2088  
Cranberry Twp., PA 16066

[www.commonrootsfcu.com](http://www.commonrootsfcu.com)



CommonRoots Federal Credit Union | 1204 Freedom Road PO Box 2088 | Cranberry Township, PA 16066 US

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