

February 2018

CREATE BALANCE



Create Balance

Focus on getting more out of life with a rate as low as **2.99% APR*** on balance transfers made between 1/15/18 and 2/28/18 on a new Pen Air credit card.

Learn more and apply today at penair.org/CreditCards.

LET IT GROW.
LET IT GROW.
LET IT GROW.



The weather outside may be frightful, but our rates are so delightful

Grow your savings today with a **60 month Share Certificate at 2.30% APY***.

Learn more at penair.org/ShareRates.

Member Benefits

Learn More

Get help on your taxes from a live CPA or EA – and save!
With new TurboTax Live™, do your taxes with live CPA or EA advice on demand and a one-on-one, detailed review before you file.

» Expert review of your tax return. Get the best outcome possible and file with total confidence when you choose to have your return reviewed by an experienced CPA or EA.

» Talk live to a CPA or EA. Quickly and easily connect on screen to a tax expert to get the advice and answers you need, when you need them.

As a Pen Air member you can save \$15 on new TurboTax Live. [Get started and save!](#)



Did You Know?

A Tax Season Reminder

With it being tax refund season, it's important to know which account numbers to use when filing your tax return. You will also want to be sure that the name on the account matches the name on your refund.

Tax Refund Deposited in Savings

If you would like to have your tax refund deposited in your **Savings Account**, simply use your **7-digit member number**.

Tax Refund Deposited in Checking

If you would like to have your tax refund deposited in your **Checking Account**, you will use your **13-digit ACH number**.

You can locate your 13-digit ACH number two ways:

» Account Details in Online Banking

1. Log in to Online Banking at penair.org
2. Click on the account you'd like the funds to be deposited into.
3. You will see Account History at the top of the page, click Account Details.
4. You will then see ACH Number, which is your 13-Digit member number.

» The MICR numbers at the bottom of your checkbook



Upcoming Events

Learn More

Monday, February 19 - Presidents' Day: All Pen Air locations will be closed in observance of Presidents' Day. Access your accounts 24/7 online or through the mobile app.

Friday, April 13 - 18th Annual Friends of the Navy-Marine Corps Relief Society Charity Golf Tournament: Save the date! More details to come.

Thursday, April 26 - 82nd Annual Business Meeting: Save the date for the Annual Business Meeting to be held at the Pensacola Grand Hotel.

#Communerosity

The Month of January: Throughout the month, we've partnered with Junior Achievement to mentor and teach in our local classrooms about financial planning, career planning, economics, and entrepreneurship. Employees also volunteered at the shelter re-build for the Escambia County Animal Shelter.

January 11: The NWFL Chapter of the League of Southeastern Credit Unions presented more than \$49,000 to the Studer Family Children's Hospital at Sacred Heart. The funds were raised from the 13th Annual Panhandle Golf Invitational in October.

January 25: Our employees baked and delivered 35 dozen sweet treats to the clients of Emerald Coast Hospice.

January 23: Members enjoyed the Getting Fit - Mind, Body, and Cents seminar held at the Pen Air Room at the Bear Levin Studer



Family YMCA.

January 27: Employees volunteered at the Cordova Mall Ball, benefiting the Studer Family Children's Hospital at Sacred Heart.

850.505.3200 1.877.4PENAIR PENAIR.ORG



Credit Card Balance Transfer Offer:

© 2018 Pen Air Federal Credit Union. * APR = Annual Percentage Rate. 2.99% APR or 4.99% APR is available for balance transfers made between 1/15/18 and 2/28/18 on all new Pen Air credit cards (based on credit worthiness). The balance transfer rate is good through the January 2019 billing cycle as long as your account remains in good standing. After the January 2019 billing statement cycle, unpaid balances revert to your standard APR which ranges from 9.90% to 18% APR as of 12/01/2017. Your standard APR may vary with the market and is based on the Wall Street Journal

Prime Rate and subject to change. If you fail to make a payment that is due for two (2) or more consecutive billing periods, the special rate will default to your Penalty APR. Cash advance fee is \$5.00 or 3.00% of the amount of each cash advance, whichever is greater. Foreign transaction fee is 1.00% of each transaction in U.S. dollars. Subject to credit approval. Additional limitations, terms and conditions may apply.

Share Certificate Rate Offer:

© 2018 Pen Air Federal Credit Union. Federally Insured by NCUA. *APY= Annual Percentage Yield. 2.30% APY is accurate as of January 2, 2018 and may change after account opening. Pen Air reserves the right to discontinue or modify rate offers at any time. Penalties apply for early withdrawals from certificates. Other restrictions may apply. Fees could reduce your earnings on account. Minimum balance required on Share Certificate account is \$500. For more information contact Pen Air FCU at 877.473.6247.

TurboTax Disclaimer:

*Tax Advice, Expert Review and TurboTax Live: Access to tax advice and Expert Review (the ability to have a Tax Expert review and/or sign your tax return) is included with TurboTax Live or as an upgrade from another version, and available through October 15, 2018. These services are provided only by credentialed CPAs, EAs or tax attorneys. State tax advice is free. Some tax topics or situations may not be included as part of this service, which shall be determined in the tax expert's sole discretion. In the event your return is reviewed by a tax expert and requires a significant level of tax advice or actual preparation, the tax expert may be required to sign your return as the preparer at which point they will assume primary responsibility for the preparation of your return. Expert Review [and TurboTax Live] not available on the TurboTax mobile app or when using a web browser on your mobile phone. On-screen help is available