

A Fresh Start on Financial Wellness!

There's never been a better time to rejuvenate your finances and achieve more. For extra help, turn to GreenPath Financial Wellness.

This service is free to our members, offering budget and credit counseling and various online tools to assist with budgeting.

Free Financial Counseling

A GreenPath counselor will review your current financial situation, develop a budget and action plan. You'll also learn money management skills, with ideas to increase income and reduce expenses.

Debt Management Plan

If you're having difficulty paying bills, you can sign up for this service. A counselor will help prioritize payments, negotiate payment amounts, and set up payment schedules with creditors.

Housing Counseling

Learn about home buying, reverse mortgages, home equity financing, as well as foreclosure prevention.

Credit Report Review

A counselor will help you evaluate your credit report, dispute errors, and understand all aspects of credit scoring.

Student Loan Debt Counseling

GreenPath can help individuals make smart borrowing decisions and to prepare a repayment strategy.

GreenPath University

You can learn about personal finance topics online, including budgeting, debt management, credit scores, home buying, and more.

Don't hesitate to reach out to the financial counselors at GreenPath. Call 877.337.3399 or visit discoveryfcu.org/financial-wellness.



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discoveryfcu.org

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Bulletin Board:

Holiday Closings

Memorial Day: Mon., May 31, 2021

Independence Day: Mon., July 5, 2021

Labor Day: Mon., September 6, 2021

Columbus Day: Mon., October 11, 2021

Veteran's Day: Thurs., November 11, 2021

Thanksgiving Day: Thurs., November 25, 2021

Christmas Eve: Fri., December 24, 2021
Closing early at 1:00 p.m.

Christmas Day: Sat., December 25, 2021

New Year's Eve: Fri., December 31, 2021
Closing early at 1:00 p.m.

Savings Insured

Rest easy. All funds are Federally insured to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF).

Getting A Tax Refund?

When filing, select Discovery FCU; our Routing Number is 231385646. With Direct Deposit, you'll receive your refund faster!

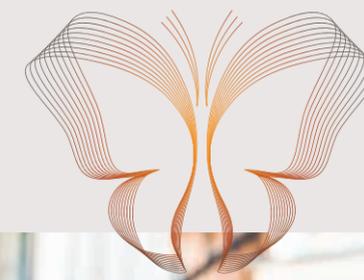


Springtime Inspiration!

We've got the financing solutions you need.

IN THIS ISSUE

- Springtime Inspiration
- Convenient Business Services
- Boost Your Home's Value
- Financial Wellness Tips



THE
JOURNEY

Spring 2021

Keeping Members In Touch



Feeling Inspired?

Spring is on its way, making it an ideal time to add on, remodel, even buy a car, or consolidate debt. Leverage your home's equity for any purpose, plus relax with these great rates!

Home Equity Line of Credit:

As low as **0.99% APR*** for the first six months, | **3.50% APR*** thereafter

Fixed-Rate Home Equity Loans:

As low as **2.75% APR***

Another Bonus:

No Application Fees! That's a savings up to \$309.00. Plus, get a \$100.00 gift card.**

Finance anything!

The beauty of home equity financing is not just its affordability but added versatility.

- Get started on a remodeling project.
- Add a room, new roof or windows, install a new air conditioner.
- Buy a car, boat, or RV.
- Send your child to college.
- Buy a vacation home.
- Start a business.
- Finance anything that inspires you!

Apply today! Call 610.372.8010, visit our branch, or apply online at www.discoveryfcu.org.

*APR = Annual Percentage Rate. APR current as of 03/01/2021 and subject to change at any time without notice. Your rate may be higher than the lowest advertised APR. APRs are based on your creditworthiness, term of loan, amount of loan, direct deposit to a Discovery FCU account and electronic payments from your Discovery FCU account. Other terms and conditions apply based on the type of loan you establish. Advertiser HELOC APR applies to minimum advance of \$10,000, a loan-to-value ratio of 80% for a primary residence located in PA. Introductory rate of 0.99% APR will be in effect for six (6) billing cycles from credit line open date. After the discount rate expires, the line is subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates section of The Wall Street Journal in effect on the expiration of any introductory rate period, and subsequently, on the last day of each month ("Index") plus 0% ("Margin"). The index plus the Margin equals the Interest Rate. Your Interest Rate will never be less than 3.50%. As of 03/01/2021, the Prime Rate was 3.25% APR. Property insurance is required. PA residences only. All lines of credit are subject to approval and collateral evaluation. Fees and charges may apply. **Discovery FCU will pay up to \$300.09 in processing fees including appraisal, flood determination, property search, mortgage documentation preparation and recording fees. To be eligible to receive a \$100.00 Gift Card, you must be a Discovery FCU member in good standing and finance \$10,000 or more in new money with a fixed rate home equity loan or home equity line of credit. HELOC minimum initial draw of \$10,000 is required at time of loan opening. Limited time offer while supplies last or until May 31, 2021.



We're Here For You

And Your Business!

If you're a business owner, you can count on us to take a load off your shoulders with affordable Business Services.

What are you currently paying?

We can offer a no-hassle comparison on your current loans and business checking account. We can usually find ways to save you time and money — and provide innovative financing options.

- **Commercial Mortgage and Construction Loans:** Purchase, build or refinance commercial real estate.
- **Equipment Financing:** Gain a competitive edge with state-of-the-art computers, trucks, delivery vehicles, and warehouse racks.
- **Lines of Credit:** Enjoy preapproved access to flexible financing for cash flow, inventory purchases, temp hires, or keeping current with your accounts payable.
- **Working Capital Term Loan:** Take control of your working capital fluctuations and better manage inventory, hiring levels, and slow receivables while meeting ongoing expenses.
- **Visa® Credit Card:** Receive instant credit for online and business-to-business transactions along with monthly records of purchases. Also earn ScoreCard Rewards Points on qualifying purchases.

Contact Josh to learn more.

Josh Oswald is our Business Relationship Manager and can be reached at 610.213.7488 or joswald@mbfs.org.

The "WOW" Is Here!

Have you tried new Online & Mobile Banking?

We hope you're enjoying an amazing user experience with our new platform! It's chock-full of new features and added functionality:

- Manage multiple Discovery FCU accounts under one login.
- Primary and joint owners have their own unique login credentials.
- Make external transfers from (and transfers to) your Discovery FCU accounts.
- Block and unblock your debit card.
- Easier to use Bill Pay.
- The latest in security controls and fraud protection.
- And much more!

Amazing innovation has arrived.

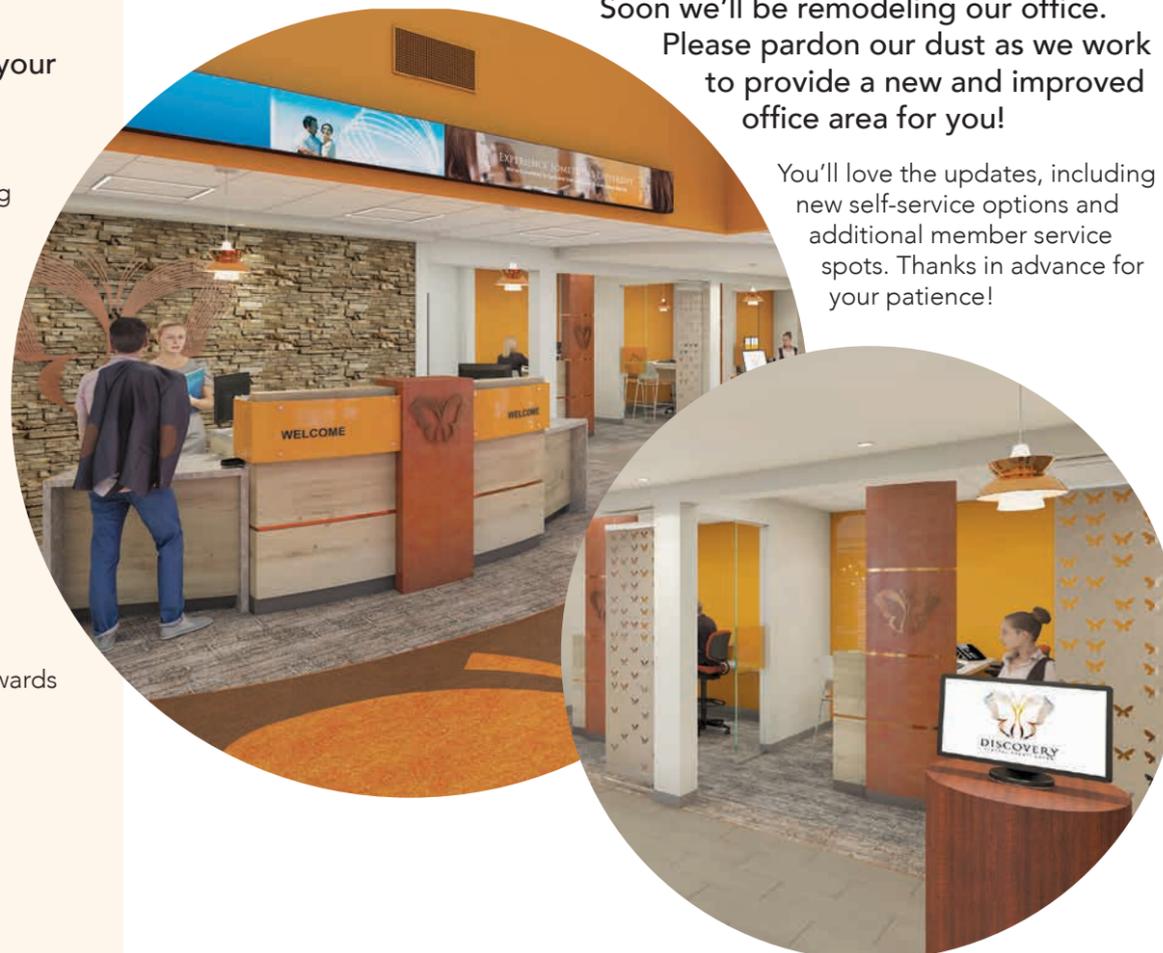
Just a reminder that all members must (re)enroll in the new system. For assistance, email us at digital.services@discoveryfcu.org or call 610.372.8010.

You'll love this enhanced remote banking experience!

Branch Enhancements Coming Soon!

Soon we'll be remodeling our office. Please pardon our dust as we work to provide a new and improved office area for you!

You'll love the updates, including new self-service options and additional member service spots. Thanks in advance for your patience!



Boost Your Home's Value

Everyone has their opinion of the perfect home project—maybe your dream is a professional-grade kitchen, updating the exterior, or building a beautiful master bedroom and bath. There's no right or wrong answer, and any project is as unique as you are.

If you're debating what project to embark on, consider these rankings from Realtor.com, which lists the top projects that boost your home's value.

Cost vs. Value

Your Top Remodeling Projects:

- | | |
|---|--|
| • #1 Manufactured Stone Veneer
Cost Recouped: 96% | • #6 Window Replacement (vinyl)
Cost Recouped: 72% |
| • #2 Garage Door Replacement
Cost Recouped: 94% | • #7 Deck Addition (wood)
Cost Recouped: 72% |
| • #3 Minor Kitchen Remodel
Cost Recouped: 78% | • #8 Window Replacement (wood)
Cost Recouped: 69% |
| • #4 Siding Replacement (fiber/cement)
Cost Recouped: 78% | • #9 Entry Door Replacement (steel)
Cost Recouped: 69% |
| • #5 Siding Replacement (vinyl)
Cost Recouped: 75% | • #10 Deck Addition (composite)
Cost Recouped: 67% |

If your project isn't listed here, view the complete list at [Realtor.com](https://www.realtor.com/news/trends/remodeling-cost-vs-value-report-2020-most-valuable-remodeling-projects/). Or for help with the financing, call us at 610.372.8010.

Source: Realtor.com, Cost vs. Value Report, <https://www.realtor.com/news/trends/remodeling-cost-vs-value-report-2020-most-valuable-remodeling-projects/>.

Buy Your Dream Home

We're here when you need us most—with no exception when it comes to buying a new home!

We offer over 200 different mortgage products through our partnership with First Heritage, a Credit Union Service Organization dedicated to serving our members.

A few of your mortgage options include:

- Conventional fixed-rate loans
- FHA and VA options
- Refinances
- Adjustable-rate mortgages (ARMs)
- Remodeling loans
- Construction to Permanent financing
- And more!

The market can move quickly, so don't miss out. We'll be glad to sit down and discuss your needs and take you through the steps of financing. We can also get you preapproved to make your offer more attractive.

Visit our online Mortgage Center to see how easy the process is!

