

Fall 2017

The Educator

Susquehanna Valley Federal Credit Union

International Credit Union Day Thursday, October 19th

Come out to our
Camp Hill Branch for a
Member Appreciation Cookout
& chances to win giveaways!



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CLOSINGS:

October 9
Columbus Day

November 11
Veterans' Day

November 23
Thanksgiving

December 25
Christmas

President's Message -
Eric Lundvall

Personable. Knowledgeable. Community Driven.
These are our Core Values. They are what we
focus on everyday as we help you, our members. As
2017 comes to a close and we begin to look towards 2018,
remember SVFCU for all of your financial needs.

Everyone has a story and SVFCU listens.

Thank you for making SVFCU your financial partner.

The staff and I look forward to
serving you, our members!

Visa
Balance
Transfer

Intro Rate of

2.99%^{APR} for
6 Months!*

Rate After

6.9% APR

*Restrictions Apply. Contact Shelby or Eric in the Loan Department for details.

EMPLOYEE SPOTLIGHT



Meet Kathy Jo, our
Member Services Supervisor.
She is married with two amazing
children and three dogs.
When she is not at work,
Kathy Jo likes to spend time with
her family. She also enjoys
photography and baking.

Protecting Yourself from "Bad Investment" Advice

- 1. That advisor is undereducated. Making a generalized negative statement about a type of investment tells me that the advisor is not educated enough to identify when it is most appropriate. You hire an advisor to be your financial advocate, and he or she should know enough to know when certain investments can be of great benefit.**
- 2. That advisor is lazy. Different investments are subject to different sets of risks, and some investments are complicated. Accordingly, an advisor's recommendation should always be prefaced by a thorough analysis and careful consideration of the client's overall financial picture. Of course, this takes time. And time is money. The sad truth is that it is easier for advisors to criticize and attack investments that they don't fully understand.**
- 3. That advisor is dishonest. Is that advisor licensed to offer the type of investment they are condemning? If not, condemning that investment is a bit dishonest. How can you tell an investor that certain investments are terrible when you aren't even qualified to recommend those investments? If the advisor can't be compensated for offering you a certain investment, they may try to convince you that it is a "bad investment." Does that sound like a conflict of interest? It is.**

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Pictures with Santa



Saturday, December 2nd

9:00 a.m. - 12:00 p.m.

Camp Hill Branch

Mission

Provide exceptional financial services by building long-term personal relationships with a small town touch; meeting or exceeding member expectations.

Vision

Become the most trusted, respected and sought after member-owned financial institution in the tri-county area by providing innovative services.

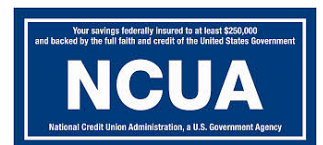
Core Values

Personable. Knowledgeable.
Community Driven

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