

In This Issue

- Connecting with the President
- Featured Product—Club Accounts
- Did You Know?- Same Day ACH Debits
- Tip of the Month: Credit, Debit, and Charge Cards

Upcoming Events

10/19- Wellness Fair at Quarryville Presbyterian Retirement Community

12/1- Photos with Santa at our Oxford Office

12/2- Coatesville Christmas Parade

Toys for Tots Drive



From November 25th through December 2nd Coatesville Savings Bank will be supporting the 2017 Toys for Tots drive. Please consider donating a new, unwrapped toy at any of our five offices to help make a child's holiday merry and bright.

Connecting with the President



During the summer of 1977 the Bank opened a branch office in the New Holland Shopping Center and we've been a fixture in the New Holland community ever since. To celebrate our 40th anniversary at that location, we are offering a very special 40-month certificate of deposit. Check the last page of the newsletter for details and stop by any of our five offices to take advantage of this offer.

We are also happy to announce an addition to our list of great products and services launched in early September. We are now offering a selection of credit cards for both personal and business customers and you'll find a link to the application on our website at www.coatesvillesavings.com. These cards include EMV-chip card technology and incorporate many other great features and benefits.

You'll definitely want to mark your calendar for Saturday, December 2 in downtown Coatesville as we officially kick-off the holiday season with the Coatesville Christmas Parade. Many surprises await you on this fun-filled day. We hope to see you here.

Fred Heinrich

Featured Product—Club Accounts

Coatesville Savings Bank offers club accounts to help you save for those special occasions when you need money the most. Although the 2017 holiday season is only now approaching, it is not too early to start planning for next year. Open a holiday club today to stay ahead of that holiday rush. With an automatic transfer, you can watch the savings grow without all the hassle. The annual payout can also be automatically transferred to another account too.

Already dreaming about next summer's vacation? We have an account for that too. Ask a representative in your branch and get started saving today!

Did You Know? - Same Day ACH Debits

Changes have been made to the way ACH payments are being processed. These changes became effective on September 15, 2017 and impact everyone that authorizes automatic payments from their accounts or makes a check payment to a company that converts that item to an electronic item, such as Walmart.

ACH payments are now processed three times a day. You will want to make sure that funds are available when setting up payments and that you are clear on when the debiting date is. Being aware of these changes can lessen the impact same day ACH debits will have on you.

Contact Us

<https://www.coatesvillesavings.com>
610-384-8282

Telephone Directory

Bank By Phone: 717-354-4368
Online Banking: 484-784-4003
Card Services: 484-784-4003
Voice Banking: 1-888-384-1290
Loan Services: 610-384-6900

For a lost or stolen card after hours,
please call 1-877-226-2351.

Business Hours

We now have lobby hours on
Saturdays!

Monday-Thursday: 8:30 AM-4:00 PM
Friday: 8:30 AM-6:00 PM
Saturday: 8:30 AM-12:00 PM

Quarryville Branch Hours

Monday-Thursday: 8:30 AM-4:00 PM
Friday: 8:30 AM-6:00 PM

Tip of the Month

Credit, Debit, and Charge Cards

Information provided by the Federal Trade Commission

Credit, charge, or debit? Each lets you pay for products and services. Each also has unique characteristics. And if you're shopping for a credit card, it's important to compare fees, interest rates, finance charges, and benefits.

Plastic 101

Credit card — You can use a credit card to buy things and pay for them over time. But remember, buying with credit is a loan — you have to pay the money back. And some issuers charge an annual fee for their cards. Some credit card issuers also provide “courtesy” checks to their customers. You can use these checks in place of your card, but they're not a gift — they're also a loan that you must pay back. And if you don't pay your bill on time or in full when it's due, you will owe a finance charge — the dollar amount you pay to use credit. The finance charge depends in part on your outstanding balance and the annual percentage rate (APR).

Charge card — If you use a charge card, you must pay the balance in full each time you get your statement.

Debit card — This card allows you to make purchases in real-time by accessing the money in your checking or savings account electronically.

The Fine Print

When applying for credit cards, it's important to shop around. Fees, interest rates, finance charges, and benefits can vary greatly. And, in some cases, credit cards might seem like great deals until you read the fine print and disclosures. When you're trying to find the credit card that's right for you, look at the:

Annual percentage rate (APR) — The APR is a measure of the cost of credit, expressed as a yearly interest rate. It must be disclosed before your account can be activated, and it must appear on your account statements. The card issuer also must disclose the “periodic rate” — the rate applied to your outstanding balance to figure the finance charge for each billing period. Some credit card plans allow the issuer to change your APR when interest rates or other economic indicators — called indexes — change. Because the rate change is linked to the index's performance, these plans are called “variable rate” programs. Rate changes raise or lower the finance charge on

Upcoming Holiday Hours

10/9- Columbus Day
All offices will be closed.

11/11- Veterans Day
All offices will be closed.

11/22- Thanksgiving Eve
All offices will close at 3:00 PM.

11/23- Thanksgiving Day
All offices will be closed.

12/2- Our Coatesville office will be closed due to the Coatesville Christmas Parade. Please feel free to visit one of our other offices for your banking needs or access your account online or through our mobile app.

12/25- Christmas Day
All offices will be closed.

Employee Spotlight

The following individuals are celebrating anniversaries with Coatesville Savings Bank in the last quarter:

Cheryol	1 year
Sally	1 year
Nanci	1 year
Cheryl	1 year
Valerie	2 years
Colleen	4 years
Tammy	4 years
Steven	7 years
Kenneth	8 years
Frederick	11 years
Doreen	15 years

Thank you for your continued service and dedication to Coatesville Savings Bank.

your account. If you're considering a variable rate card, the issuer also must tell you that the rate may change and how the rate is determined.

Before you become obligated on the account, you also must receive information about any limits on how much and how often your rate may change.

Grace period — The grace period is the number of days you have to pay your bill in full without triggering a finance charge. For example, the credit card company may say that you have 25 days from the statement date, provided you paid your previous balance in full by the due date. The statement date is on the bill.

The grace period usually applies only to new purchases. Most credit cards do not give a grace period for cash advances and balance transfers. Instead, interest charges start right away. If your card includes a grace period, the issuer must mail your bill at least 14 days before the due date so you'll have enough time to pay.

Annual fees — Many issuers charge annual membership or participation fees. Some card issuers assess the fee in monthly installments.

Transaction fees and other charges — Some issuers charge a fee if you use the card to get a cash advance, make a late payment, or exceed your credit limit. Some charge a monthly fee if you use the card — or if you don't.

Customer service — Customer service is something most people don't consider, or appreciate, until there's a problem. Look for a 24-hour toll-free telephone number.

Unauthorized charges — If your card is used without your permission, you can be held responsible for up to \$50 per card. If you report the loss before the card is used, you can't be held responsible for any unauthorized charges. To minimize your liability, report the loss as soon as possible. Some issuers have 24-hour toll-free telephone numbers to accept emergency information. It's a good idea to follow-up with a letter to the issuer — include your account number, the date you noticed your card missing, and the date you reported the loss. Keep a record — in a safe place separate from your cards — of your account numbers, expiration dates, and the telephone numbers of each card issuer so you can report a loss quickly.

Help us celebrate 40 years in the New Holland community!

**40 Month “Raise Your Rate”
Certificate of Deposit
1.75% APY***



**Coatesville
Savings Bank**

Coatesville
185 East Lincoln Highway
610-384-8282

New Holland
695 West Main Street
717-354-4696

Oxford
126 South 3rd Street
610-932-7756

Georgetown
1099 Georgetown Road
717-786-8800

Quarryville
625 Robert Fulton Highway
484-784-4006

*Annual Percentage Yield (APY) is effective 8/21/17. \$250 minimum required to open and earn the APY. New or existing checking account required. Penalty for early withdrawal. Fees may reduce earnings. One-time rate adjustment is permitted anytime during the original term. When exercising the “raise your rate” option, the new rate will be determined by the current interest rate offered on a 36-month certificate of deposit. Additional deposits cannot be made during the term. The rate adjustment will not impact the original maturity date stated at account opening. “Raise Your Rate” certificates will automatically renew into a 36-month certificate of deposit not permitting an interest rate adjustment. Other restrictions may apply. Rates are subject to change without notice. Contact a representative today for more information regarding terms and conditions.

