

What's NEW?

Attention Students

Allegheny-Kiski Valley Chapter Pennsylvania Credit Union Association

College Scholarship Program

- Applicant must be attending college, business, technical or trade school in the fall of 2020 and be a current credit union member in good standing to be eligible. The applicant must be a member of a credit union that is a member of this chapter.
- Up to four \$500 scholarships will be awarded (based on finances at the time awards are given).
- **All entries must be postmarked by February 5, 2020 and mailed to:**
USX FCU, Attn: Scholarship Entry
PO Box 189, Saxonburg, PA 16056
- Entries will be independently judged by various individuals within the Pennsylvania credit union movement.
- All finalists will be requested to attend or send a representative to the Allegheny-Kiski Valley Chapter meeting in the Lower Burrell area on Wednesday evening, June 10, 2020, where the winners will be announced.
- We suggest visiting your credit union, and do further research at your local library or online. Some possibilities for your consideration include:

- o <https://www.ncua.gov/>
- o www.pcu.org
- o http://en.wikipedia.org/wiki/Credit_union
- o <https://www.credit-union.coop/>
- o <https://www.creditunionsonline.com/>
- o <https://www.ibelong.org/>
- o <http://mymoney.gov>

Good luck!

For the application and details stop into Allegheny Metal FCU or to print, go to our website and click on the education tab:
www.alleghenymetalfcu.org

ANNUAL MEETING

You Are Invited to the 2020
Allegheny Metal FCU Annual Meeting

WHEN: Saturday, February 22, 2020
WHERE: Elks Lodge
PRICE: \$10 per Member
\$20 per Non-Member

AGENDA

- Cash Bar 5:30-6:30 p.m.
- Dinner Served At 6:30 p.m.
- Meeting Will Follow
- Cash Door Prizes

3 Board Nominations - If interested, please see one of the current directors prior to the nominations.

**Must purchase tickets by
4:15 p.m. Friday, February 7, 2020**

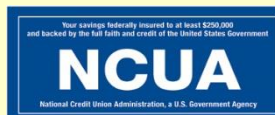
For our **Annual Privacy Notice**

Go to our website: www.alleghenymetalfcu.org
Or Call 724-845-8923

ALLEGHENY METAL FEDERAL CREDIT UNION

260 Pershing Avenue
Leechburg, PA 15656
Phone: (724) 845-8923
Fax: (724) 845-7452

www.alleghenymetalfcu.org



Allegheny Metal Federal Credit Union Newsletter December 2019

Serving the Community of Leechburg

OFFICE HOURS:

MONDAY – FRIDAY

8:30 - 4:30

Last transaction 4:15

**EXCEPTION – On the last business day of
the month, the last transaction is at 3:00**

BOARD OF DIRECTOR'S:

President: Frank Sulava
Vice President: Robin Pochiba
Secretary: Toni Rupert
Treasurer: Charlotte Teeters
Directors: Regina Pearson,
Michael Young & John G Walker

2020 HOLIDAYS - OFFICE CLOSED:

January 1 – New Year's Day
January 20 – Martin Luther King Day
February 17 – President's Day
April 10 – Good Friday – Early Close 3
May 25 – Memorial Day
July 4 – Independence Day
September 7 – Labor Day
October 12 – Columbus Day
November 11 – Veteran's Day
November 25 – Early Close 3
November 26 – Thanksgiving
December 24 – Christmas Eve Early Close 3
December 25 – Christmas Day
December 31 – New Year Eve Early Close 3
January 1 – New Year's Day 2021

LOAN RATES AS OF JANUARY 1, 2020

VEHICLE & MOTORCYCLES SECURED LOANS

NEW VEHICLES

<u>2019 to 2020</u>	<u>TERM</u>	<u>RATE as low as</u>
(100% of Sticker)	36 Months	1.99%
Includes refinancing on	48 Months	2.49%
"Other Lender Contract"	60 Months	2.49%
	72 Months	2.49%

USED VEHICLES

<u>2015 to 2018</u>	<u>TERM</u>	<u>RATE as low as</u>
Maximum amount of	36 Months	2.99%
NADA value	48 Months	2.99%
	60 Months	2.99%
	72 Months	3.49%

USED VEHICLES

<u>2013 to 2014</u>	<u>TERM</u>	<u>RATE as low as</u>
Maximum amount of	36 Months	4.75%
NADA value	48 Months	4.75%
	60 Months	4.75%

2012 & OLDER

<u>2012 & OLDER</u>	<u>TERM</u>	<u>RATE as low as</u>
Maximum amount of	Up to 36 Months	5.00%
NADA value		

OTHER TITLE SECURED LOANS

(Boat, ATVs, Box -Trailers, & Motor Homes, etc.)

NEW Other Title

<u>2019 to 2020</u>	<u>TERM</u>	<u>RATE as low as</u>
(100% of Sticker)	36 Months	3.25%
Includes refinancing on	48 Months	3.50%
"Other Lender Contract"	60 Months	3.50%
	72 Months	3.75%

USED Other Title

<u>2015 to 2018</u>	<u>TERM</u>	<u>RATE as low as</u>
Maximum amount of	36 Months	4.50%
NADA value	48 Months	4.75%
	60 Months	4.75%

USED Other Title

<u>2013 to 2014</u>	<u>TERM</u>	<u>RATE as low as</u>
Maximum amount of	36 Months	6.50%
NADA value	48 Months	6.75%
	60 Months	7.00%

USED Other Title

<u>2012 & OLDER</u>	<u>TERM</u>	<u>RATE as low as</u>
Maximum amount of	Up to 36 Month	7.00%
NADA value		

HOME EQUITY LOANS

<u>FIXED RATE</u>	<u>TERM</u>	<u>RATE as low as</u>
Minimum of \$15,000	5 Years	4.25%
Over \$50,000 needs a	6 to 10 Years	4.50%
Board Approval	11 to 15 Years	5.00%

NO FEES IF KEPT THROUGH 60 MONTHS
CALL THE CREDIT UNION FOR DETAILS

MOBILE HOME LOANS

<u>FIXED RATE</u>	<u>TERM</u>	<u>RATE as low as</u>
	5 Years	9.00%
	6 Years	9.50%
	7 Years	9.00%
	8 Years	9.50%
	9 Years	11.00%
	10 Years	11.50%

SIGNATURE LOANS

<u>TERM</u>	<u>RATE as low as</u>
12 Months	7.00%
24 Months	7.25%
36 Months	7.50%
48 Months	7.75%
60 Months	7.75%

100% SHARE SECURED LOANS

<u>TERM</u>	<u>RATE as low as</u>
36 Months	2.75%
48 Months	2.99%
60 Months	3.25%

ALL LOAN RATES ARE SUBJECT TO CHANGE

~Equal Opportunity Lender

Call for your 1 free Annual Credit Report @ 1-877-322-8228 or

Request it on line at: www.annualcreditreport.com

AMFCU Current Services:

Share Accounts
Share Draft Checking Accounts
Visa Check Cards
Collateral, Signature & Home Equity Loans

We also offer Vacation & Holiday Club Accounts & One Year CD's.

Call or stop in for rates.

We now offer E-Lending with secure signing and encrypted emails.

Send Email to

[:amfcu4u@windstream.net](mailto:amfcu4u@windstream.net) stating, "I would like to start an E-Loan". Please include your Name & Phone Number.

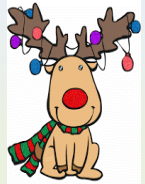
For more information go to our website:

www.alleghenymetalfcu.org

HOLIDAY LOAN SPECIAL

3.5% for 1 year
\$500 to \$2,500
Thru February 2020

(Must Qualify)



*We at AMFCU
Wish You & Your Family a
Happy, Healthy, &
Prosperous 2020.*

TruStage is offering Credit Union members

insurance products at a discount. For more information visit the Website: TruStage.com or

For AD&D & Life Insurance call 1-855-612-7909.

For Auto & Home Insurance call 1-888-380-9287.