

There is much that people disagree on, but we can all agree on this: We are in this pandemic together.

When COVID 19 arrived, it forced us to simultaneously slam on the brakes. We have had no choice but to stop and reflect on both our business and personal lives.

In March 2020, because of COVID state restrictions and for the safety of our employees and members, we were faced with meeting members at the door to conduct day to day business. Loan applications had to be completed on line or through appointments. Many restrictions remain; however, our door is now open.

We have a responsibility to the membership. There are a lot of voices to listen to as a leader. I don't know how you become a good leader if you don't listen to all of the MEMBERS.

Credit Unions are essential, so we did our best to ensure that services to our members never wavered. I think it made us realize what our strengths are and what our weaknesses are. We learned to support one another both in business and our personal lives.

We are not sure what the future will hold or how quickly our economy will recover. We will always work diligently to ensure the safety and soundness of the Credit Union while looking at how we can best serve and assist our members.

Thank you for all your business and support. We hope all of you have a wonderful and safe 2021!

ANNUAL MEETING

The date of the 2021 Annual Meeting is to be determined.

Watch our website, statement messages, and office postings for additional details.

www.alleghenymetalfcu.org

ATTENTION STUDENTS

Check out the "Education" tab on our website for upcoming Scholarships.

For our ANNUAL PRIVACY NOTICE

Go to our website:

www.alleghenymetalfcu.org

or

Call 724-845-8923

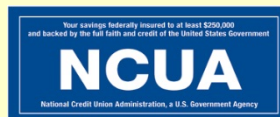
ALLEGHENY METAL FEDERAL CREDIT UNION

260 Pershing Avenue
Leechburg, PA 15656

Phone: (724) 845-8923

Fax: (724) 845-7452

www.alleghenymetalfcu.org



Allegheny Metal Federal Credit Union Newsletter December 2020

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

2021 HOLIDAYS - OFFICE CLOSED:

January 1–New Year's Day
January 18–Martin Luther King Day
February 15–President's Day
April 10–Good Friday–Early Close
May 31–Memorial Day
July 5–Independence Day
September 6–Labor Day
October 11–Columbus Day
November 11–Veteran's Day
November 26–Thanksgiving
December 24–Christmas Eve Early Close
December 25- Christmas Day
December 31–New Year Eve Early Close
January 1–New Year's Day 2022

LOAN RATES AS OF JANUARY 1, 2021

VEHICLE & MOTORCYCLE SECURED LOANS

NEW VEHICLES

<u>2020 to 2021</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>2016 to 2019</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>2014 to 2015</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%

2013 & OLDER

<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>2020 to 2021</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>2016 to 2019</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>2014 to 2015</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>2013 & 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	9.00%
	7 Years	9.50%
	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 stating, "I would like to start an E-Loan". Please include your Full 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 2021
(Must Qualify)



For Credit Union Updates, Check Out Our Website's Home Page & the "What's New" Tab at: www.alleghenymetalfcu.org

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.