



## Allegheny~Kiski Valley Chapter SCHOLARSHIP CONTEST

Applicants must be attending college, business, technical or trade school in the fall of 2022 to be eligible and an Allegheny-Kiski Valley Chapter, CrossState CUA-affiliated credit union member in good standing.

Up to four scholarships to be awarded (Based on finances at time of awards):

❖ **\$500.00 each**

All entries **must** be postmarked by February 5, 2022. Entries should be returned to:

**Armstrong Associates FCU**  
**ATTN: Scholarship Entry/Darlene Walker**  
**P.O. Box 191**  
**Ford City, PA 16226**

Entries will be independently judged by various individuals within the PA Credit Union movement.

Winners will be requested to attend or send a representative to the Allegheny-Kiski Valley Chapter Meeting at a location and date to be determined in the late spring of 2022, where the scholarships will be awarded.

We suggest visiting your credit union, and do further research at your local library or online. Some possibilities for your consideration include:

<https://www.ncua.gov/>  
<http://www.crossstate.org>  
[http://en.wikipedia.org/wiki/Credit\\_union](http://en.wikipedia.org/wiki/Credit_union)  
<https://www.credit-union.coop/>  
<https://www.creditunionsonline.com/>  
<https://www.ibelong.org/>  
<http://mymoney.gov>

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](http://www.alleghenymetalfcu.org)

**GOOD LUCK TO ALL!**

### Find each of the following words/phrases:

CREDIT\*UNIONS    FEDERALLY\*INSURED    WELCOMES\*COMMUNITY  
NOT\*FOR\*PROFIT    OWNED\*BY\*MEMBERS    FRIENDLY\*STAFF    CHECKING  
BOARD\*VOLUNTEERS    LOW\*LOAN\*RATES    VISA\*CHECK\*CARD

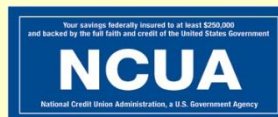
\* S W L O A G F F A T S \* Y L D N E I R F N V  
N O N O E C N T S T R T R C U T C I V N O E L  
S \* F I R P I R I O T E D N O A B A D \* A E R  
N F \* O R L K O S O E N I E R R N O B I A T D  
O \* F M E L C M C I F L O O M D S R A A W C \*  
I B R O R L E R L E U N C D H D W R T K T O C  
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U O N R R L C U A Y U O L F S B E M U N F V L  
\* O W N E D \* B Y \* M E M B E R S \* V E D F T  
T N A T \* H E W O D W D N H A E C \* W \* C E G  
I D E R U S N I \* Y L L A R E D E F \* R A T T  
D L L B O A R D \* V O L U N T E E R S T R S D  
E W E L C O M E S \* C O M M U N I T Y M O S Y  
R O S E T A R \* N A O L \* W O L S E A V N O Y  
C L A S R T I F O R P \* R O F \* T O N U D R D  
F C W E E E E T O R R D R U S H S K Y F C U S

## SERVING THE COMMUNITY OF LEECHBURG

### ALLEGHENY METAL FEDERAL CREDIT UNION

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

[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)



# Allegheny Metal Federal Credit Union Newsletter December 2021

**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:

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

### 2022 HOLIDAYS - OFFICE CLOSED:

January 1–New Year's Day  
January 17–Martin Luther King Day  
February 21–President's Day  
April 15–Good Friday–Early Close  
May 30–Memorial Day  
July 4–Independence Day  
September 5–Labor Day  
October 10–Columbus Day  
November 11–Veteran's Day  
November 24–Thanksgiving  
December 23- Early Close  
December 26- Christmas  
December 30-End of Year Early Close  
January 2–New Year's Day 2023

## LOAN RATES AS OF JANUARY 1, 2022

### VEHICLE & MOTORCYCLE SECURED LOANS

#### NEW VEHICLES

<u>2021 to 2022</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>2017 to 2020</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>2015 to 2016</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%

#### 2014 & 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>2021 to 2022</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>2017 to 2020</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>2015 to 2016</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>2014 &amp; 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](http://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**-Call or stop in for rates.  
**One Year CD's**-Not available at this time.

**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 Full Name & Phone Number.

For more information go to our website:

[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)

**For Credit Union Updates,  
Check Out Our Website's  
Home Page & the "What's New" Tab  
at: [www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)**

**TruStage** is offering Credit Union members insurance products at a discount. For more information visit the Website: [TruStage.com](http://TruStage.com) or

For AD&D & Life Insurance call 1-855-612-7909.  
For Auto & Home Insurance call 1-888-380-9287.

For our ANNUAL PRIVACY NOTICE

Go to our website:

[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org) or

Call 724-845-8923