

CU Newsclips

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FEATURED ARTICLE



Loans For Every Reason And Season

Roof sprung a leak? We have a loan for that. Unexpected medical bill? We have a loan for that. Back-to-school bills bigger than you thought? We have a loan for that, too. Credit unions were created to make loans to members for provident and productive purposes. That means we are here to help. We'll work with you to sort out what type of loan is the best for you.

For example, if you have a balance on a credit card with a high interest rate, chances are, a Consolidation Loan would be a good option to lower your payment and the total amount you'll have to pay.

A Home Equity Loan is an excellent choice for making repairs and improvements to your home. Need a break this coming winter? A Vacation Loan can help you get away. And of course, we have great rates and terms for new wheels. So whatever the reason, or the season, when you need a loan, think of your credit union first.

Holiday Cash Coming Your Way

Didn't open one for 2018? It's never too early to start saving for next year! Call the Credit Union today for all the details on our Club Accounts.



Bank Your Way With Our Online Banking

Are you looking for a way to streamline and simplify account management so that it fits your life? Look no further than VA Pittsburgh Employees FCU Online Banking. With a quick and simple log on, you can conduct nearly all of your banking online and at any time.

This free, convenient, secure service allows you to:

- Check account balances in real time
- Transfer funds between accounts
- Pay bills
- View account history
- Access e-Statements
- Reorder checks
- Access Mobile Banking
- And more!

Online Banking will help you:

- Better manage multiple accounts
- Save time by avoiding branch transactions
- Track your spending more closely
- Avoid missing a due date with Automatic Bill Payer

Online banking means financial management how, where, and when you want! Log on today and bank your way. Get started now at VA Pittsburgh Employees FCU.



Let e-Services Simplify Your Life

Your credit union is at your fingertips when you sign up for electronic services. Once you enjoy the convenience, you will wonder how you ever lived without them. When you receive your account statements electronically, you won't have to worry about forwarding your mail if you're away or a thief raiding your mailbox. We'll send you an email alerting you when your statement is ready, and you can then check it out at your convenience. E-statements save trees, too!

You also can save a trip to the credit union when you use our online branch: You can transfer funds, make a loan payment, check your balance, pay your bills - all on your schedule, not the credit union's schedule. Just scroll on over to our website to log on and complete your safe and secure transactions. Do the same at our mobile branch - use your mobile device for fast, convenient financial services. Let the credit union's e-Services simplify your life.

For more information, contact the credit union.



Branch Locations and Hours

www.vapghfcu.org

**VA Pittsburgh Employees
Federal Credit Union**
1010 Delafield Road
Pittsburgh, PA 15215

Hours of Operation
Monday-Friday.....8 am to 3:30 pm

Heinz Branch
Administration Building
Building 70, First Floor
Phone:.....412-822-3185
Fax:.....412-822-3187

University Drive Branch
Building 1, Ground Floor
Room AE148
Phone:.....412-360-1150
Fax:.....412-360-1149

KICK OFF THE HOLIDAYS IN STYLE!

If you're looking to get behind the wheel of a new or used car for the holidays, the Credit Union can help! We've got a variety of rates and terms to fill your needs, and with our quick and easy application process, you'll be driving off in the car of your dreams in no time.

Our current rates start as low as

1.99% APR*!

Stop by the Credit Union or give us a call today!



Happy Birthday International Credit Union Day!

Thursday, October 18th is International Credit Union Day, and this year is the 70th anniversary of the celebration of the credit union difference. Since 1948, the third Thursday of October has been set aside to recognize the role credit unions play in improving the lives of their members. From Australia to Zimbabwe and everywhere in between, credit unions are marking this year's "Find Your Platinum Lining" theme. It's a day to look back, look around and look ahead as we honor our past, take stock of the present, and prepare for the future. It's also a great day to say thank you to you, our member-owners, for your participation in the credit union, your nonprofit financial cooperative. As you take advantage of all the benefits of belonging, you're not only helping yourself, but helping your fellow members. That's the reason credit unions exist, and that's worth celebrating.

Protecting Your ID

Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- Place outgoing "snail mail" in a secure mailbox. If you don't have a locked mailbox, pick up incoming mail as soon as possible.
- Pay close attention to billing cycles. If a bill doesn't arrive on time, it's possible an identity thief has stolen it.
- Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- Place passwords on bank, credit card, and phone accounts. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- Keep your information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection - update it regularly.
- Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.
- Shred documents that you no longer need, including credit card applications, insurance forms, health forms, and billing statements.
- Store private documents in a secured location.



Can You Believe This?



The Perfect Holiday Loan Does Exist

With Rates as low as

5.25% APR*

Get a gift for everyone on your list. Contact a loan officer for more information or to apply.

*APR=Annual Percentage Rate.



Need A Notary?

If you need a document notarized, stop by the credit union and let us help. A notarized signature is used to help prevent fraud. You'll need to provide identification - a driver's license or state-issued id, military id, passport, or resident alien identification (green card). In addition to confirming your identity, a notary also helps ensure you are not signing a document under duress. Typical documents requiring a notary to witness a signature are those that transfer the assets of one person to another, including wills, deeds and trusts, and medical documents, such as living wills.

A power of attorney is another legal document that needs a notary witness. Our fee-free notary service is just one of the ways we help you get your personal and financial affairs in order.

Loan Rates

Type	Maximum	Term	Rate*
Share Secured			
Share Secured Loans are as low as 3.50% above the current dividend paid on regular shares			
New Vehicle			
5 Year	Value of vehicle	up to 60 months	as low as 2.25%
6 Year	Value of vehicle	61 to 66 months	as low as 2.49%
7 Year**	Value of vehicle	67 to 72 months	as low as 2.74%
8 Year**	Value of vehicle	73 to 84 months	as low as 2.99%
Used Vehicle			
2013-2016	Value of vehicle	up to 60 months	as low as 2.50%
2012-2010	Value of vehicle	up to 36 months	as low as 3.00%
2012-2010	Value of vehicle	up to 48 months	as low as 3.75%
2012-2010	Value of vehicle	up to 60 months	as low as 4.00%
Home Equity Contact the Credit Union for Home Equity Loan Rates.			
Signature Loan			
		up to 1 year	as low as 6.75%
		over 1 year	as low as 7.25%

*APR=Annual Percentage Rate. Rates effective as of 08/21/2017. All rates are subject to change without notice. Rates may change based on credit approval and terms. Call the credit union for current rate information. Equal Opportunity Lender. **

HOLIDAY CLOSINGS

Thanksgiving Day
Wednesday, November 21
closing at 2:30pm

Thursday, November 23
Friday, November 24

Christmas Holiday
Monday, December 24
closing at 12:00pm

Tuesday, December 25

New Year's Holiday
Monday, December 31
closing at 12:00pm

Tuesday, January 1