



Say NO to Identity Theft

## Allegheny Metal FCU

Always Looking Out for Your Financial Security  
Join Us for Our Document Destruction Event

At the Leechburg Fire Hall on Canal St

September 22, 2018  
10:00 AM to 1:00 PM

See our website for details  
[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)

### AMFCU Current Services:

Share Accounts  
Share Draft Checking Accounts  
Visa Check Cards  
Vacation & Holiday Club Accounts  
Certificate of Deposits  
Collateral, Signature & Home Equity Loans

A physical address must be provided on all accounts even if you have a Post Office Box mailing address. All members of Allegheny Metal Federal Credit Union are required to inform the credit union of any address or telephone number change.

The owner or joint owner on an account may inform the credit union of an address change in any one of the following manners:

- **Post Office notification.** The notice provided for an address correction request.
- **In person.** Credit union staff must verify the identity of the owner as stated in our CIP policy or verify the person through the photo ID software in our computer system.
- **Through the mail.** A written request signed and dated by the owner or joint owner.
- **Via the Internet.** Email address must be on file.
- **No over the telephone changes.**



### Bad Address:

When correspondence is sent to a member and the correspondence is returned to the credit union marked: NO FORWARDING ADDRESS/UNABLE TO DELIVER, an effort will be made to contact the member through one of the following means but not limited to:

- Social security search
- Loan applications
- New account card/membership card
- Employers
- Relatives

A file will be kept on all correspondence returned for bad address. If a member cannot be located, the account will be coded bad address. If a member is located through our research, an address verification form will be sent to the member.

The procedure for address verification will be as follows: If a member cannot be located, a \$5.00 per month bad address fee will be debited from the member's account. This fee will be debited semiannually until the member notifies the credit union of their correct address.

A notice of this policy will be placed in the newsletter yearly and posted in the lobby of the credit union to encourage our members to keep the credit union informed of their correct address.

## 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

*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:	Jeff Roberts
Vice President:	Debbie Linkes
Secretary:	Toni Rupert
Treasurer:	Charlotte Teeters
Directors:	Regina Pearson Michael Young Frank Sulava

### 2018 HOLIDAYS - OFFICE CLOSED:

January 1 – New Year's Day  
January 15 – Martin Luther King Day  
February 19 – President's Day  
March 30 – Good Friday – Early Close 3  
May 28 – Memorial Day  
July 4 – Independence Day  
September 3 – Labor Day  
October 8 – Columbus Day  
November 12 – Veteran's Day  
November 22 – Thanksgiving  
December 25 – Christmas  
January 1 – New Year's Day 2019

## LOAN RATES AS OF JANUARY 1, 2018

### NEW VEHICLE AND MOTORCYCLES

2017 to 2018	TERM	RATE as low as
(100% of Sticker)	36 Months	1.75%
Includes refinancing on	48 Months	2.25%
“Other Lender Contract”	60 Months	2.25%
	72 Months	2.49%

### USED VEHICLES

2013 to 2016	TERM	RATE as low as
Maximum amount of	36 Months	2.50%
NADA value	48 Months	2.50%
	60 Months	2.75%
	72 Months	2.75%

### USED VEHICLES

2011 to 2012	TERM	RATE as low as
Maximum amount of	36 Months	4.75%
NADA value	48 Months	4.75%
	60 Months	4.75%

### 2010 & OLDER

	TERM	RATE as low as
Maximum amount of	Up to 36 Months	4.75%
NADA value		

### OTHER TITLE SECURED LOANS

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

#### NEW Other Title

2017 to 2018	TERM	RATE as low as
(100% of Sticker)	36 Months	2.75%
Includes refinancing on	48 Months	3.00%
“Other Lender Contract”	60 Months	3.25%
	72 Months	3.50%

#### USED Other Title

2013 to 2016	TERM	RATE as low as
Maximum amount of	36 Months	4.50%
NADA value	48 Months	4.75%
	60 Months	4.75%

#### USED Other Title

2011 to 2012	TERM	RATE as low as
Maximum amount of	36 Months	6.50%
NADA value	48 Months	6.75%
	60 Months	7.00%

#### USED Other Title

2010 & OLDER	TERM	RATE as low as
Maximum amount of	Up to 36 Months	6.5%
NADA value		

### HOME EQUITY LOANS

FIXED RATE	TERM	RATE as low as
Minimum of \$15,000	5 Years	3.75%
Over \$50,000 needs a	6 to 10 Years	4.00%
Board Approval	11 to 15 Years	4.25%

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

### MOBILE HOME LOANS

FIXED RATE	TERM	RATE as low as
	5 Years	7.00%
	6 Years	7.50%
	7 Years	8.00%
	8 Years	8.50%
	9 Years	9.00%
	10 Years	9.50%

### SIGNATURE LOANS

TERM	RATE as low as
12 Months	6.00%
24 Months	6.00%
36 Months	6.50%
48 Months	7.50%
60 Months	8.00%

### 100% SHARE

SECURED LOANS	TERM	RATE as low as
	36 Months	1.25%
	48 Months	1.50%
	60 Months	1.99%

**ALL LOAN RATES ARE SUBJECT TO CHANGE**

**WE NOW HAVE E-LENDING WITH SECURE SIGNING AND ENCRYPTED EMAIL  
SEND US AN EMAIL TO [amfcu4u@windstream.net](mailto:amfcu4u@windstream.net) INFORMING US, “I WOULD LIKE TO START AN E-LOAN”**

## VACATION LOAN SPECIAL



**JUNE TO SEPTEMBER 2018  
\$500 TO \$2500  
@ 3.5% FOR 1 YEAR**

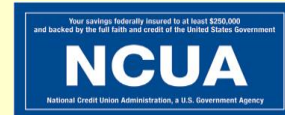
**For Helpful Consumer Resources Visit:**



At [www.mycreditunion.gov](http://www.mycreditunion.gov) you will find:

- Consumer Assistance Center
- Consumer Privacy
- Credit Union Locator
- Fraud Information Center
- Share Insurance Fund

SITE CREATED BY THE:



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)



**EQUAL HOUSING LENDER**  
We do Business in Accordance with the  
Federal Fair Housing Law and the  
Equal Housing Opportunity Act.

-Equal Opportunity Lender