

We would like to hear from you!

If the Credit Union offered Bill Pay and/or On-line Banking...

Would you switch your checking account to the Credit Union?

Direct Deposit Already Available.

HOLIDAY LOAN SPECIAL



Ends January 31, 2014

\$500 - \$2500

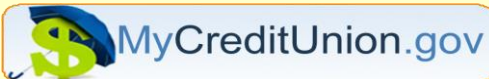
12 Month Payback Period

Low Rate of 3.5%

Minimum Payment: \$43.00

Maximum Payment: \$213.00

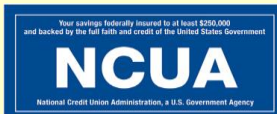
For Helpful Consumer Resources Visit:



At www.mycreditunion.gov you will find:

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

SITE CREATED BY THE:



What's New?

Coming Soon:



Car Loan Special

Call or stop in for details



Scholarship Contest hosted by:

Allegheny-Kiski Valley Chapter is awarding

Four scholarships at \$500.00 each

Applicants must be attending college, business, technical or trade school in the fall of 2014 to be eligible and an Allegheny-Kiski Valley Chapter affiliated credit union member in good standing.

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

Board of Director Nominations:

4 Board of Director positions will be voted on at the Annual Dinner Meeting. If interested, please see one of the current directors prior to the nominations.

*It's not too early to start saving
For the 2014 Holidays*

*Call the Credit Union to open a
Holiday Club today!*



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:	Frank Simon
Vice President:	Debbie Linkes
Secretary:	Patricia Daugherty
Treasurer:	Charlotte Teeters
Directors:	Regina Pearson Michael Young Jeff Roberts

2014 HOLIDAYS - OFFICE CLOSED:

January 20 – Martin Luther King Day

February 17 – President's Day

May 26 – Memorial Day

July 4 – Independence Day

September 1 – Labor Day

October 13 – Columbus Day

November 11 – Veteran's Day

November 26 – Closed early at 3

November 27 – Thanksgiving

December 24 – Closed early at 3

December 25 – Christmas Day

LOAN RATES AS OF January 1, 2014

NEW VEHICLE	TERM	RATE as low as
(100% of Sticker)	36 Months	1.75%
Includes refinancing on	48 Months	2.49%
"Other Lender Contract"	60 Months	2.49%
Within 6 months of purchase	72 Months	2.99%
Includes vehicles 2013 or newer & with fewer than 10,000 miles		

USED VEHICLES

2009 or Newer	TERM	RATE as low as
Maximum amount of	36 Months	2.99%
NADA value	48 Months	2.99%
	60 Months	2.99%

USED VEHICLES

2007 to 2008	TERM	RATE as low as
Maximum amount of	36 Months	5.00%
NADA value	48 Months	5.00%
	60 Months	5.00%

2006 & Older with NADA Clean Retail Value.

Value \$15,000.00 & ABOVE –

Use the above 2007–2008 Rates & 36–60 month terms

Value \$14,999.00 & BELOW –

Gets 36 months term with rates starting at 5.00%.

OTHER TITLE SECURED LOANS

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

NEW other title	TERM	RATE as low as
(100% of Sticker)	36 Months	2.75%
Includes refinancing on	48 Months	3.75%
"Other Lender Contract"	60 Months	3.99%
Within 6 months of purchase	72 Months	4.25%
Includes vehicles 2013 or newer & with fewer than 10,000 miles		

USED other title

2009 or Newer	TERM	RATE as low as
Maximum amount of	36 Months	4.75%
NADA value	48 Months	4.75%
	60 Months	5.00%

USED other title

2007– 2008	TERM	RATE as low as
Maximum amount of	36 Months	6.50%
NADA value	48 Months	6.75%
	60 Months	7.00%

2006 & Older with NADA Clean Retail Value.

Value \$15,000.00 & ABOVE –

Use the above 2007 – 2008 Rates & 36–60 month terms

Value \$14,999.00 & BELOW –

Gets 36 months term with rates starting at 6.50%.

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

100% SHARE

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

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%

ALL LOAN RATES ARE SUBJECT TO CHANGE



ANNUAL MEETING

You Are Invited To The 2014
Allegheny Metal FCU Annual Meeting

WHEN: Saturday, February 22, 2014

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

Board Nominations

Cash Door Prizes

**Must purchase tickets by
4:15 p.m. Friday, February 7, 2014**



ALLEGHENY METAL FEDERAL CREDIT UNION

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