

## AMFCU Current Services:

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

## HOLIDAY LOAN SPECIAL



Thru January 31, 2015

\$500 - \$2500

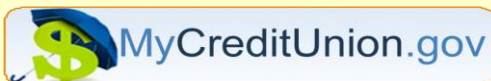
12 Month Payback Period

Low Rate of 3.5%

Minimum Payment: \$43.00

Maximum Payment: \$213.00

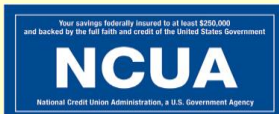
## For Helpful Consumer Resources Visit:



At [www.mycreditunion.gov](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:



## What's New?

### Scholarship Contest hosted by:

**Allegheny-Kiski Valley Chapter is awarding \$500.00 Scholarships**

Applicants must be attending college, business, technical or trade school in the fall of 2015 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](http://www.alleghenymetalfcu.org)

### Inactive Accounts-US Treasury Announced IMMEDIATE Change To Abandoned And Unclaimed Property Dormancy Period. It Has Changed From Five (5) To Three (3) Years:

**What is Unclaimed Property?** Unclaimed property is any financial asset that has been left with a "holder," such as a bank, insurance company or other business or organization, without activity or contact for a period of three years. Approximately one in ten Pennsylvanians have unclaimed property – do you?

**To Find Unclaimed Property or for more information, go to <http://www.patresury.gov> or call 1-800-222-2046.**

### If someone offers to help you locate unclaimed money for a fee: Call the Treasury Department before you do anything!

Signing an agreement to have someone assist you in recovering unclaimed money may entail the payment of fees. Before signing any agreement, check with the PA Treasury Department Office whose staff will assist you in recovering your property free of charge.



# 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

### 2015 HOLIDAYS - OFFICE CLOSED:

January 19 – Martin Luther King Day

February 16 – President's Day

May 25 – Memorial Day

July 3 – Independence Day

September 7 – Labor Day

October 12 – Columbus Day

November 11 – Veteran's Day

November 25 – Closed early at 3

November 26 – Thanksgiving

December 24 – Closed early at 3

December 25 – Christmas Day

**LOAN RATES AS OF January 1, 2015**

<b>NEW VEHICLE 2014 to 2015</b>	<b>TERM</b>	<b>RATE as low as</b>
(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**

<b>2010 to 2013</b>	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	36 Months	2.50%
NADA value	48 Months	2.50%
	60 Months	2.75%
	72 Months	2.75%

**USED VEHICLES**

<b>2008 to 2009</b>	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	36 Months	4.75%
NADA value	48 Months	4.75%
	60 Months	4.75%

**2007 & OLDER**

	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	Up to 36 Months	4.75%
NADA value		

**OTHER TITLE SECURED LOANS**

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

**NEW Other Title**

<b>2014 to 2015</b>	<b>TERM</b>	<b>RATE as low as</b>
(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**

<b>2010 to 2013</b>	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	36 Months	4.50%
NADA value	48 Months	4.75%
	60 Months	4.75%

**USED Other Title**

<b>2008 to 2009</b>	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	36 Months	6.50%
NADA value	48 Months	6.75%
	60 Months	7.00%

**USED Other Title**

<b>2007 &amp; OLDER</b>	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	Up to 36 Months	6.5%
NADA value		

**HOME EQUITY LOANS**

<b>FIXED RATE</b>	<b>TERM</b>	<b>RATE as low as</b>
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**

<b>FIXED RATE</b>	<b>TERM</b>	<b>RATE as low as</b>
	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**

<b>TERM</b>	<b>RATE as low as</b>
12 Months	6.00%
24 Months	6.00%
36 Months	6.50%
48 Months	7.50%
60 Months	8.00%

**100% SHARE**

<b>SECURED LOANS</b>	<b>TERM</b>	<b>RATE as low as</b>
	36 Months	1.25%
	48 Months	1.50%
	60 Months	1.99%

**ALL LOAN RATES ARE SUBJECT TO CHANGE**



**ANNUAL MEETING**

You Are Invited To The 2015  
Allegheny Metal FCU Annual Meeting

**WHEN:** Saturday, February 21, 2015

**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.
- Cash Door Prizes
- Meeting will follow

4 Board Nominations - If interested,  
please see one of the current directors prior  
to the nominations.

**Must purchase tickets by  
4:15 p.m. Friday, February 6, 2015**



**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)

