

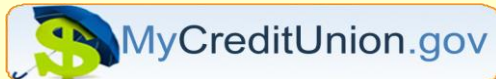
AMFCU Current Services:

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

THE CREDIT UNION IS CELEBRATING OUR



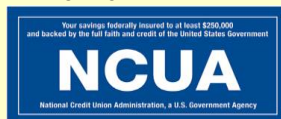
For Helpful Consumer Resources Visit:



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?

Scholarship Contest hosted by:

The Allegheny-Kiski Valley Chapter \$500 Scholarships will be awarded
Applicants must be attending college, business, technical or trade school in the fall of 2016 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

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.patreaury.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

2016 HOLIDAYS - OFFICE CLOSED:

January 18 – Martin Luther King Day
February 15 – President's Day
May 30 – Memorial Day
July 4 – Independence Day
September 5 – Labor Day
October 10 – Columbus Day
November 11 – Veteran's Day
November 23 – Closed early at 3
November 24 – Thanksgiving
December 23 – Closed early at 3
December 26 – Observance of Christmas
December 30 – Closed early at 3

LOAN RATES AS OF January 1, 2016

NEW VEHICLE 2015 to 2016	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

2011 to 2014	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

2009 to 2010	TERM	RATE as low as
Maximum amount of	36 Months	4.75%
NADA value	48 Months	4.75%
	60 Months	4.75%

2008 & OLDER

	TERM	RATE as low as
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

2015 to 2016	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

2011 to 2014	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

2009 to 2010	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

2008 & 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



ANNUAL MEETING

You Are Invited To The 2016
Allegheny Metal FCU Annual Meeting

WHEN: Saturday, February 27, 2016

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
- Cash Door Prizes

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 12, 2016**



**ALLEGHENY METAL
FEDERAL CREDIT UNION**

260 Pershing Avenue

Leechburg, PA 15656

Phone: (724) 845-8923

Fax: (724) 845-7452

www.alleghenymetalfcu.org

