

For our **Annual Privacy Notice**
Go to our website: www.alleghenymetalfcu.org

Call for your 1 free Annual Credit Report:
1-877-322-8228
Or Request it on line at:
www.annualcreditreport.com

AMFCU Current Services:

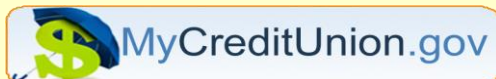
Share Accounts
Share Draft Checking Accounts
Visa Check Cards
Vacation & Holiday Club Accounts
Certificate of Deposits
Collateral, Signature & Home Equity Loans

Holiday Loan Special

3.5% for 1 year
\$500 to \$2,500
Thru Feb 2018
(Must Qualify)



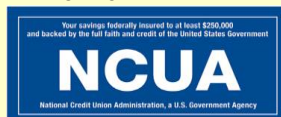
For Helpful Consumer Resources Visit:



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 2018 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:	Jeff Roberts
Vice President:	Debbie Linkes
Secretary:	TBD
Treasurer:	Charlotte Teeters
Directors:	Regina Pearson Michael Young Toni Rupert

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

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

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
FOR INFORMATION SEND US AN EMAIL TO AMFCU4U@WINDSTREAM.NET**



ANNUAL MEETING

You Are Invited To The 2018
Allegheny Metal FCU Annual Meeting

WHEN: Saturday, March 3, 2018

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 16, 2018**



**ALLEGHENY METAL
FEDERAL CREDIT UNION**

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