

Our History

The Allegheny Metal Federal Credit Union is a \$14 million financial institution with a membership count of over 2100. The credit union was established in 1941 to serve the financial needs of the employees of West Leechburg division of the Allegheny Ludlum Steel Corporation. In September 2003, the board of directors sought and was granted by the NCUA a charter conversion to a community credit union.

Allegheny Metal FCU's charter permits it to serve persons who live, work, worship, volunteer or attend school or conduct legal business in the community of Leechburg.

Our members have frequently verbalized their appreciation for the friendly atmosphere and personal service they receive when visiting our office.

While our membership has grown substantially over the years, our commitments to the community and the family-friendly atmosphere we pride ourselves on have remained the same.

Joining is Easy

It takes two simple steps to become a member of Allegheny Metal Federal Credit Union.

1. Stop in with a photo ID and fill out a membership card.
2. Deposit \$5 into a savings account.*

*This minimum deposit is not a membership fee: it represents your "share" of credit union ownership. As long as you maintain \$5 in your account, you are a member.

ALLEGHENY METAL FCU
260 Pershing Avenue
Leechburg, PA 15656
Phone: 724-845-8923
Fax: 724-845-7452

www.alleghenymetalfcu.org



Allegheny Metal Federal Credit Union

**Leechburg's Community
Credit Union**

**Allegheny Metal
Federal
Credit Union**

www.alleghenymetalfcu.org
724-845-8923

- New Accounts Welcome
- Not For Profit
- Best Interest Rates

260 Pershing Avenue • Leechburg, PA

NCUA

You Belong Here

Phone: 724-845-8923

Belong and Become a Member-Owner

When you open an account with Allegheny Metal FCU, you're doing more than just getting great financial products and services; you're becoming a member-owner. As an owner, we'll treat you with courtesy, respect and friendly service in a family-friendly atmosphere every time. Plus, you'll have peace of mind knowing you've joined a financial system created to serve you and your best interests. As a not-for-profit financial institution, we return any excess earnings to our member-owners through:

- ❖ Higher Dividends On Deposit Accounts
- ❖ Lower Interest Rates On Loans
- ❖ No Or Lower Fees On Services

Risk Based Lending

AMFCU uses a risk based lending policy to determine a member's interest rate. In grading a loan application, the credit bureau provides a calculated national risk score, which is then matched to a letter score of A, B, C, D, or F. Rates have been set according to a corresponding letter grade. The letter grade of A would receive our best rate, while tiers B, C, D, and F grades would each receive a slightly higher interest rate. Rates are based on credit risk, vehicle year, term and amounts financed.

The purpose in offering risk based loans is to help as many members as possible. We recognize that certain members represent more risk than others. We will not grant loans where the probability of repayment is very doubtful. We recognize the importance of managed risk. We also recognize members who are charged unfavorable rates with other lenders that we could help with a managed risk program that saves these members substantial money while helping them rebuild their credit.

APR – Annual Percentage Rate

AMFCU assumes no responsibility for errors or omissions. Please contact the credit union to verify any rates or for additional information.

SERVICES

Share Accounts



- Min. Deposit of \$5.00 to Open
- Funds are fully insured up to \$250,000 per account by the National Credit Union Administration (NCUA)
- No low balance fees
- Dividends are calculated on the average daily balance and paid semiannually
- Payroll Deduction Available. Electronic Payments can be received

Available to Share Account Holder's:

- Automobile
- Motorcycle
- Home Equity
- Signature
- Share Secured

Loans

Available to Share Account Holder's:

- Notary Services
- Trustage Insurance
- Invest in America (Discount Program)

Other Services

The following services are available to Share Account Holder's:

Share Draft Checking Accounts



- Min. Deposit of \$5.00 to Open
- No low balance fees
- Unlimited check writing



Visa Check Cards

- Surcharge Free Point-of-Sale transactions
- Surcharge Free ATM access at any CU Dollar or Credit Union ATM.



Vacation Club Account

- Min. Deposit of \$5.00 to Open
- \$12,000.00 Maximum
- Pay date of May 16th - (Call for rate)



Holiday Club Account

- Min. Deposit of \$5.00 to Open
- \$12,000.00 Maximum
- Pay date of Oct 16th - (Call for rate)



Certificate of Deposits

- \$5,000.00 Min. - (Call for rate)
- 1 Year