



The Credit Union  
will be **CLOSED**  
on July 5, 2010

NEWSLETTER

JUNE 30, 2010

It is time to start  
saving money:

*Just say  
NO  
to Bank fees*

### Sign up for our Checking Account

Without the unnecessary fees that other banks charge for a checking account, your savings will add up. Here are some benefits to having a Credit Union Checking Account:

- ☉ 50 Free Checks
- ☉ Direct Deposit/Payroll Deduction
- ☉ Free OnLine Banking & Bill Pay
- ☉ Free ATM/VISA Debit Card
- ☉ Unlimited Transactions
- ☉ No surcharge at PNC Bank or CU No Surcharge Alliance
- ☉ No minimum balance with Direct Deposit
- ☉ Interest Bearing Account
- ☉ Unbeatable Member Service



## A NEW Look is On the Way...



We are excited to bring our Members a new look for TWO of our services in the very near future. We have added some new services for our Members and tweaked a couple existing ones. Here is what to expect:

### ATM and Debit Cards

In the very near future we will be issuing a newly designed Debit Card to all of our Members upon your current card expiration. The Debit Cards will now have a picture of the city of Pittsburgh on the front of the cards (picture shown to the right). We are striving to move to a new and improved ATM/DEBIT card system, where transactions will post to your account more efficiently.



We are continuing to work towards this upgrade with hopes of completing this product by the Fall of 2010 or sooner!

### Our Website

You may log on one day to our website and think you made an error. We will soon be moving forward to a completely redesigned website. We are excited to bring our Members a new look. We hope this new website will be simpler and thus easy to use.

Our web address will remain the same, just the look is changing. Please continue to use:

[www.alcoapittfcu.org](http://www.alcoapittfcu.org)

## \*\*\*NEW\*\*\* Auto Loan Center

We are now able to offer financing at select dealers for our members! Take our new Member's Auto Center for a test drive today. Search for used autos, get NADA values, get Pre-Approved, get a vehicle history report and much more. Simply go to our website and click on this picture You will be driven to our NEW Auto Loan Center with just one click. →





There are many ways in which fraudsters are attempting to trick consumers into revealing personal information, such as their credit or debit account numbers, checking account information, Social Security numbers, or banking account passwords through fake Web sites, e-mail replies, or text messages.

**Alcoa Pittsburgh FCU will never request sensitive information via text message and/or email message.**

These fraudsters typically use familiar graphics and logos to deceive customers into giving out their information.

Please do not respond to any types of these messages. If you are not sure if this is a legitimate e-mail/website/text message, please contact us immediately, using our public and valid phone number, not the phone number that may be listed in the e-mail/text message. Our valid phone number is (412) 553-3100.

Please visit our website for more tips on fighting fraud.

## Electronic Statements



Wouldn't it be nice to be able to just pull your statement up online? Why wait to receive your statement through snail mail? You can view your statement online and even save them to your computer!

You won't miss out on the inserts either! Our electronic statements come complete with electronic inserts. So you won't miss out on any of our upcoming events! You can view the inserts right online. You will also be able to view the latest copy of our newsletter.

Stay up to date and current, while helping our environment, by electing to receive your statements electronically. Be sure to sign up today through your online banking under Self Service.

Don't have online banking? IT IS FREE! Just fill out an application and we will set you up with a user name and password.



**\*\*\*NEW\*\*\*NEW\*\*\*NEW\*\*\*NEW\*\*\***

## Account to Account Transfers

We are pleased to announce a NEW service available to our Members. You are now able to make account to account transfers through Virtual Branch (Online Banking). Currently you are able to transfer from one of your accounts here to another account here. This new feature allows you to make transfers through ACH (Electronic) to your account at another Financial Institution. To get started log into your online banking and click on Bank It and Account to Account Transfer. Read the terms and conditions. Once agreed, you are able to start!

## New Mortgage Center

With fantastic rates and a variety of low monthly payments, the mortgage department at Alcoa Pittsburgh Federal Credit Union has the means to get you into the home of your dreams. Whether you're a new prospective buyer or a seasoned home purchaser, we can help! With our flexible payment plans, you can choose a term for as short as fifteen years, or as much as forty. Alcoa Pittsburgh Federal Credit Union is a full service mortgage provider, and we're always ready to help you! For updated rate information, log on to [www.alcoapittfcu.org](http://www.alcoapittfcu.org) and click on the "Mortgage Rates and Information" button.



**Visit our website and get started today!**