



January 1, 2015
New Years Day

January 19, 2015
Martin Luther King Day

February 16, 2015
Presidents Day

Privacy Disclosure

Your annual privacy disclosure is now available online at www.alcoapittfcu.org

Select the Privacy Disclosure under the Membership Tab.

We would like to wish you and your family a safe and Happy New Year! We look forward to serving you in 2015.



52300-DECNEWS-1214

Member's Auto Center

We make car buying simple! View our auto center to get pre-approved; search thousands of new and used cars; locate preferred dealers in your area; get car buying advice and vehicle values. All in one place!

College Students? We have you covered! Alcoa Pittsburgh FCU Smart Option Student Loan® by Sallie Mae®

- Choice of competitive fixed and variable interest rates
- No origination fees and no prepayment penalty
- Multiple in-school repayment options available
- Rates that reward creditworthy borrowers



Student Visa Credit Card Program.

Our student visa credit card program is designed to help your student grow into a financially responsible adult.

With a low 10.99% APR* and Bonus points to reward the student for honor roll, high honors, Dean's List and graduation day!

Start your student on the right path with a student visa credit card.

Apply online today at www.alcoapittfcu.org or give one of our member service representatives a call at 412-553-3100.

Skip-A-Pay

Perfect for the holiday season. Start the New Year off by saving some cash with our Skip-A-Pay program. For a small fee of \$30, you can skip your monthly payment. Some restrictions apply. Please complete the skip-a-pay form on our website.

Keep Current

It is very important to update all your personal information with the credit union. This includes your address, home, work and cell phone numbers and your email addresses.

Like us on Facebook and Linked In for all our latest promotions and news.

For the most current rates and fees, visit our website.

Credit Life Insurance - Just another way we have you covered.

Members who have our Visa Credit Cards may now apply for credit life insurance on their credit card. This insurance pays off or reduces the loan balance in the unfortunate event of an insured borrower's death. Allowing you to protect yourself and your loved ones. If you're worried about tomorrow, we've got you covered.

Mortgage Center

Whether you're a first time home-buyer, or looking to refinance your existing mortgage, you can count on the knowledgeable staff at Alcoa Pittsburgh Federal Credit Union to find the best mortgage for you.

We offer a variety of different mortgages with great rates and easy plans. You can also receive a pre-approval, which assists you in determining the house you can afford and puts you ahead of the competition.



Did you know?

You can deposit funds to your credit union account using your credit union ATM or Debit card at any machine that accepts deposits. Just make sure your check deposits have your endorsement.

Want to avoid an ATM surcharge? Request cashback on your POS purchase. Your cashback is added to your transaction total. You get cash in your hand while keeping more money in the bank.

With Visa's Zero Liability Policy, you can shop with peace of mind using your credit union Visa credit or Visa debit card. Know that you are not responsible for unauthorized charges made on your account. Ask your credit union representative for more information.

Annual Meeting - Save the Date!

Please join us for a lunch provided by the credit union, a member-only raffle with a chance to win prizes, and to cast your ballot for The Board of Directors.

We understand that some of our members are not in the same city, let alone the same country, as the credit union, so for the first time we will have a raffle basket for our members who are unable to attend! To enter a chance to win, please complete the below raffle entry form and return to the credit union by February 23rd.

What you need to know:

When: February 24, 2015 » 11AM - 1PM. The office will be closed from 10:30AM - 1:30PM.

Where: Alcoa Corporate Center

More details to come on our website.



2014 Annual Meeting Raffle* Entry Form

Member Name: _____
 Account Number: _____
 Phone Number: _____

Mail to: Alcoa Pittsburgh FCU 30 Isabella Street, Suite 100, Pittsburgh, PA 15212

All entries must be received by the end of business day on February 23, 2015. *Odds of winning depend upon number of entries received. Limit one entry per member. Non-attendees only.