



## Don't Miss Our Home Equity Special!

With summertime weather comes the motivation to finally tackle home improvement projects. Need a little help with finances?

We're offering our members a great Home Equity Loan Special: Rates as low as 2.99% APR\* for up to 60 months! We're offering this special now through September 30, 2018. [Apply now!](#)



\*For the most current rates and fees, visit our website. \*APR = Annual Percentage Rate. \*\*Well qualified borrowers only.

## Personal Loan Special is Leaving Soon!!

### Contact Us:

*Main Office:*

30 Isabella Street,  
Suite 100  
Pittsburgh, PA 15212  
Phone: (412) 553-3100  
Fax: (412) 553-2464

*Hours:*

Monday- Friday  
9:00 a.m.- 4:00 p.m.

[AlcoaPittFCU.org](http://AlcoaPittFCU.org)

### Follow Us

Be sure to like and follow us on  
[Facebook](#) and [LinkedIn](#).



## ScoreCard Rewards Sweepstakes

ScoreCard Rewards is thrilled to announce the 2018 ScoreBIG Sweepstakes.

Cardholders will be automatically entered to win one of 15 awesome prizes when they use their ScoreCard

Our Personal Loan Special can be taken out for vacation, weddings, debt consolidation, and other uses. The following deal is disappearing after July 31st, 2018. Rates as low as 6.99% APR\* for up to 12 months. Read more about our [personal loans](#) and [apply](#) online on our website or call us at 412-553-3100!

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## What's The Best Way To Finance a Home Renovation?

**Question:** I'm doing some home renovations this summer and I'm not sure how to finance this expense. There are so many loan options, but which one makes the most sense?

**Answer:** Whether you're gutting your entire kitchen or turning your basement into a home theater, we've got you covered! As an Alcoa FCU member, you have several choices when it comes to funding a home renovation. And we want to help you find the right one for your specific needs.

Let's take a look at some common choices:

### 1.) Home Equity Loan

A home equity loan is a loan that's secured by your home's value. Home equity loans allow you to borrow a fixed amount of cash, which you receive in one lump sum. Most home equity loans have a fixed interest rate, a fixed term, and a fixed monthly payment.

### 2.) Credit cards

You may already have your credit cards open and won't need to apply for a new loan, so you may be thinking, why not use this available credit to fund my renovations?

If you're only doing some minor touch-ups on your home and you can afford to repay the

Rewards Visa [Cash-Back](#) or [Bonus Points](#) credit card from August 1- October 31, 2018.

Read the official rules and details [here](#). Don't have one of these cards? [Apply now!](#)

## 24/7 Access

Need to check your account history after hours? Depositing a check but can't make it into our office?

Stay on top of your finances and/or submit mobile deposits with [Online](#) and [Mobile Banking](#), available to members 24/7.

If you need to be set up with Online or Mobile Banking, call us at 412-553-3100.

## Important Update for Mobile Deposit!

Starting July 1st, 2018, all mobile check deposits must have the following endorsement and appropriate signatures on the back to be accepted:

For Mobile Deposit only at Alcoa Pgh FCU

## Auto Transfer Special

Check out our great deals

charge within the next year or two, a credit card could work. For bigger projects, though, funding them through your credit cards can have devastating effects on your financial health.

### 3.) Personal loans

Personal loans are short-term loans that may or may not be secured by some form of collateral (like a car or other titled good). They typically need to be repaid within 24-60 months.

### 4.) Retail credit cards

Retail stores often lure customers into opening a credit card with the promise of being granted automatic savings when using the card for future store purchases. Some retailers, especially home-improvement shops, may encourage you to finance a large renovation project on their card. However, this is usually not a good idea. Retail credit cards tend to have exorbitant interest rates of up to 30%.

*\*For the most [current rates and fees](#), visit our website.*

*\*APR = Annual Percentage Rate. \*\*Well qualified borrowers only. View Alcoa Pittsburgh FCU's [privacy policy](#) here.*

on autos online on our [website](#)! Transfer your auto and get up to 1.00% off our rate or your current rate. Call today to get more details!

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

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