



Holiday Loan Special

It's back! Our Holiday Loan Special is here to help with your holiday finances. Between regular life expenses, special family meals, gifts, decor, travel, and more, the money needed to pay for everything really adds up.

We're here to help. The Holiday Loan Special is as low as 5.99%* APR for up to 12 months. [Apply today](#) and be set for the holidays!



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

5 SCAMS TO AVOID THIS BLACK FRIDAY

Black Friday and Cyber Monday can be great fun - but they can also put you at great risk. Scams abound on the weekend that heralds the holiday shopping season, and you don't want a phishing scheme or a bogus bargain to turn you into a Grinch.

Here are 5 scams to look out for as you brave the frenzied crowds while trying to snag the best deals after Thanksgiving.

1. Crazy deals that are actually bogus

The noisy crowds and flashy ads on Black Friday can lead you to make

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

AlcoaPittFCU.org

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Days That We're Closed

-November 12, 2018:
Veterans' Day

-November 22, 2018:
Thanksgiving Day



rash decisions and spend more than you planned. But be careful not to leave your senses at home. An iPhone X retailing at just \$12? A pair of genuine Ugg boots for just \$9? These deals sound insane because that's exactly what they are. And yet, thousands of people happily send their money to online stores that are advertising these laughable prices on Black Friday. And of course, once the scammers have your credit card information, they won't hesitate to use it for their own shopping spree - all on your dime. Be smarter: Don't believe any advertised price that is ridiculously low. It's only bait used by scammers to lure you into their trap. Black Friday deals tend to fall within the 20-30% off range or an offer of free shipping.

2. Black Friday gift cards for cheap

In the weeks leading up to Black Friday, you might see an explosion of cheap gift cards being sold at online marketplaces. The gift cards are linked to big-name retailers and are offered for a fraction of their real value.

These cards are usually stolen from their real owners. The victim of the theft will likely report the loss and the card will be disabled. And you'll have forked over your hard-earned money for a card that's not worth the plastic it's made from.

Be smarter: Don't buy any gift cards that are retailing at a heavily marked-down price.

3. Bait and switch

Want to be the lucky winner of a brand new iPhone X? Just fill out a form with your personal details and take this survey. You may just be the proud new owner of the super-expensive phone!

If you know anything about online scams, you'll already recognize this one. Your personal details and a site whose authenticity you can't verify are two things that should never meet. The sweepstakes is just the scammer's bait to get at your information. And, with holiday expenses growing each year, it's the perfect time to lure an innocent victim into thinking they've just saved a ton of money.

Don't make the mistake of thinking you're safe from this scam just because you're doing all your Black Friday shopping at the mall. "Bait and switch" scams can happen offline, too.

The brick-and-mortar version of this scam is somewhat less nefarious. Retailers will advertise deals so amazing you'll find yourself travelling across town and battling impossible traffic to grab these bargains. Once you finally reach the store, though, you'll be told that those items are all sold out, but you can check out the items they do have in stock. You'll be shown similar, but inferior, products and cheap knockoffs, or nothing you're interested in at all. These scams are just a waste of your time and often your money, too.

Be smarter: Don't enter any sweepstakes or believe advertisements for heavily marked-down prices on sites and stores you're unfamiliar with.

4. Delivery problems

With so much of your shopping happening online, you probably wouldn't be surprised to receive an email claiming there's been a problem with the delivery of one of your purchases. But if you get an email like this asking you to click on a link or download an attachment to arrange an alternative delivery date, you're looking at a scam. You may also receive a message asking you to pay an extra fee for delivery after you've completed an order. Again, this email is bogus and you're being scammed. Ignore these emails. And, if you have a problem with the delivery of your purchase, contact the seller or company directly.

Be smarter: Never download anything or click on a link from an unverifiable source.

5. Online purchases that can only be paid for with a wire transfer

If you're planning on going on an all-out spending spree this Black Friday, use your credit card. It offers you the most protection against purchases that don't turn out to be what you expected.

A debit card can be a good choice, too, if you're only shopping at stores and retailers you trust and frequent often.

End of the Year, Great Auto Deals!!

Car dealerships are trying to meet their end of the year sales goals; that's great news for you!

Take advantage of their willingness to make deals. [Apply](#) today and get your auto pre-approval today through our [Auto Center!](#)

Give the Gift of CU Membership

Alcoa Pittsburgh Federal Credit Union is here to serve its members by providing the gift of great savings rates, low loan interest rates, unmatched customer service, and more.

Give the gift of membership this season. Did you know that your co-workers and family members can join the credit union? Pass on the information and let them enjoy the benefits of Alcoa Pitt FCU.

[Applying](#) for membership is easy!

24/7 Access

Need to check your account history after hours? Depositing

Never agree to an online purchase demanding payment via money order or wire transfer. These are favorites among scammers since they are similar to paying with cash - once the money has changed hands, there's almost no way you can get it back.

Be smarter: When frequenting unfamiliar stores and sites, use your credit card.

Be an educated shopper this Black Friday and outsmart scammers!

**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.*

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.

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