

MoneyTalk

A NEWSLETTER FOR MEMBERS OF ALCOA PITTSBURGH FEDERAL CREDIT UNION



Find MORE VALUE In Your Checking

It pays to compare your checking account's fees and requirements — and always double-check the fine print. Consider reviewing the cost of your account annually or whenever you receive a fee notice.

Items to compare:

Fees — See if a minimum balance is required, if you have unlimited transactions, and can access a free Debit Card.

Direct Deposit & Payroll Deduction

— Can you make automatic deposits into the account? This lets you pay yourself first every payday!

Online & Mobile Banking — Can you access and manage your account 24/7?

Online Bill Payer — Can you pay bills online? Are you charged for this service?

eStatements — Can you receive your statements online? eStatements keep your data safe and secure and are the safest way to receive your information.

Ask for an account review.

More than likely, we can save you some money — call 412-553-3100 to get started!



A BETTER WAY TO BANK... IS COMING SOON!

**We're updating our core system.
Watch for improved Online & Mobile Banking,
enhanced security, and more!**

IMPORTANT DATES:

- **Friday, July 16, 2021 (at closing):** The conversion begins and will be complete by the close of business on **Monday, July 19, 2021.**
- **Monday, July 19, 2021:** We will be closed, reopening on **Tuesday, July 20, 2021.**
- **Friday, July 16, 2021 (at closing) - Monday, July 19, 2021:** Online and Mobile Banking, as well as Bill Payer, will be unavailable. Systems will be back up on Tuesday, July 20, 2021.
- **Thursday, July 15, 2021 - Monday, July 19, 2021:** Debit and Credit Cards will work as usual but will process "in batch" every night rather than in real-time. On Tuesday, July 20, 2021, all card transactions will resume in real-time.
- Also, we will have a team operating from July 19, 2021 through July 30, 2021 from 8:00 am to 5:00 pm to answer questions and assist members to setup their mobile and online banking.

A BETTER WAY TO BANK:

- Our new core system will provide an enhanced banking experience — with many new features.
- Enjoy improved Online & Mobile Banking with more functionality.
- Benefit from an updated Telephone Banking system and expanded call functionality.
- New security protections will provide the latest in data security.
- NOTE: All account numbers will remain the same.

CASH ACCESS:

- During the upgrade, you can write a check or use your ATM or Debit Card at any ATM or merchant location to access your funds.
- Make any needed cash withdrawals before the close of business on Friday, July 16, 2021.
- Or make purchases with your Visa Classic Credit Card.

YOU'LL LOVE THE CONVENIENCE!

Questions? Contact us at 412-553-3100 or visit www.alcoapittfcu.org.





EASY SUMMER SOLUTIONS...

We offer loans for all your needs, whether it's for your home, a car, even funds for a worry-free vacation. You can rest assured that our rates are consistently low, better than other financial institutions!

Vacation Loans as low as 2.99% APR*

- June 1 - August 31, 2021
- Repay in 24 months
- Borrow up to \$20,000.

Make plans to get away on a well-deserved vacation. You can save at a low rate and do more with a flexible borrowing amount.

Auto Loans as low as 1.99% APR*

- Buy new or used.
- Terms up to 72 months.

Low rates keep payments affordable and easy on your budget. If you're currently in a high-rate loan, it's also the perfect time to refinance. Take advantage of our online calculators to view payments and make your decision. Consider your options:

- New & Used Vehicle Loans
- Affordable GAP & Mechanical Breakdown Insurance
- Many Flexible Terms
- Low-Cost Credit Life & Disability Insurance
- Easy Refinances

Apply today!

Call 412-553-3100 or visit www.alcoapittfcu.org to apply.

*Annual Percentage Rate is based on credit approval, other restrictions apply.



Clean Up Your Credit

At Alcoa Pittsburgh FCU, we're happy to review your credit report with you. We'll explain the highlights and see if there are items to improve on – for example, paying down debt or consolidating certain loans. If there are errors, we can assist with getting them corrected.

Tips to improve your score:

Pay your bills on time every month. Set calendar reminders, establish alerts, and enroll in automatic payments. On-time payments affect your score in a significant and positive way. Late payments hurt your score.

Avoid exhausting all sources of available credit – strive to keep 50% of credit lines open.

Build your credit early with reputable lenders – the longer your history, the greater the potential for a stronger score.

Don't apply for credit too often. Too many credit applications can lower your score. Don't take advantage of every offer you receive.

Focus on securing "good debt." Good debt can include share secured loans, auto loans, and mortgages from your credit union. Avoid ruthless payday lenders.

If it's time to clean up your credit, stop in and see us. We can discuss your options and provide tips and money management tools.

Holiday Closings

Independence Day Observed

July 5, 2021

Labor Day

September 6, 2021

Information Update

Have you relocated or changed your phone number or email address? For account security and to ensure uninterrupted service, please notify us of any changes.

Share The Benefits Of Membership!

Tell your co-workers and spouse, siblings, parents, grandchildren, grandparents, etc. about our low-rate loans, friendly member service, convenient services, competitive savings rates, etc.

They can stop by or give us a call to apply for membership!



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Hours

Monday – Friday

9:00 am – 4:00 pm

