



MoneyTalk

A NEWSLETTER FOR MEMBERS OF ALCOA PITTSBURGH FEDERAL CREDIT UNION

WELCOME

Central Outreach Wellness Center
to our Field of Membership

Please join us for a membership
drive on September 17, 2021
9:00 - 9:30 during the morning
staff meeting.



Fall Signature Loan
SPECIAL
Rates as low as
5.99% APR*
Terms up to 48 months
Borrow up to \$20,000

Use for any worthwhile purpose:

- New roof
- Kitchen remodel
- Fall get-away
- Education expenses
- New bathroom
- And much more!

Offer expires December 31, 2021

*APR = Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice.



A BETTER WAY TO BANK...IS HERE!

**Have you tapped into your enhanced benefits,
including new Online & Mobile Banking?**

In July, we completed our upgrade to a new computer system. Members are now enjoying enhanced Online and Mobile Banking, improved Bill Payer, and much more! Staff is also enjoying new tools to serve you better.

ENHANCEMENTS:

- Easy access to your credit card info within Online Banking. (Click on the credit card "card management" option for details.)
- Update your personal information within the system.
- Enjoy fast and seamless downloads to Quicken of your transaction history.
- New, automated loan applications – apply for a loan directly from your online account.
- More flexible transfer options – you can transfer funds to another credit union member using their account number and name.
- View all pending ACH transactions.
- And more!



YOU'LL LOVE A BETTER WAY TO BANK!

For assistance, click on the Help Button on the top right corner of your Online Banking account or call us at 412-553-3100. While you enjoy our level of service, we believe our technology matches that of any bank.

Important Fee Updates

Effective October 1, 2021, the following fees will take effect:

Incoming International Wire: \$25/each.

The increase is due to the rise in fees charged by our partner. We apologize for any inconvenience!

ATM Withdrawals: Five FREE monthly; \$1 per withdrawal after five.

ATM fees are not new but have now been automated. Please request cash-back from participating retailers to avoid a fee (if you've reached your five free monthly withdrawals).

Share The Gift Of Membership!

When you refer a new member to Alcoa Pittsburgh FCU, they benefit from a premium way to bank!

It's A Win-Win!

For a limited time, we'll pay you \$25 for every member you refer.* All they need do is open an account.

Who Can Join?

We currently serve employees of select Member Groups, retirees from any group or organization, or immediate family members of a group employee or organization member. You can also share the gift of membership with your children, siblings, grandparents, grandchildren, or other family and household members.

A trustworthy financial partner makes a difference in life.

Refer A Member Today And Receive \$25!

*Receive a \$25 incentive after the new member joins Alcoa Pittsburgh FCU for the first time and the member you refer opens a share savings account. The account needs to be open and active. One \$25 offer per referring member, per year. See the credit union for details.



Holiday Skip-A-Pay

Relax and get the funds you need.

Simply log into Online Banking and sign up to skip a payment on your eligible loans. Please make your request at least 10 days before the due date, a maximum of once per year. The fee to skip is \$30.

You'll love the extra cash!

Offer excludes credit card and real estate loans. Interest will continue to accumulate on your loan during the month you skip your payment. There is a \$30 processing fee per loan. If your loan payment is made via payroll deduction, the total monthly payment amount will be credited to your Share Savings Account in the month following the month you elected to skip. All loans must be at least on file for one year and be current to qualify — with no late payments.

Affordable Holiday Funds

Don't get caught short this holiday season. We have affordable loan options available now.

Holiday Loans as low as 3.99% APR*

- Borrow up to \$10,000.
- Repay in 12 months.

Use the cash for gifts, travel, and décor — or other bills. You'll save with this extremely low rate, which is much less than most any credit card!

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

*APR = Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice. Other rates and terms available. For the most current rates and fees, visit our website.



We're Thankful For You

The staff, board of directors, and volunteers of Alcoa Pittsburgh Federal Credit Union wish you a Happy Thanksgiving. Enjoy this wonderful time of year with family and friends and take delight in the bounty of the harvest!

Holiday Closings

Thanksgiving

Thursday, November 25, 2021
Friday, November 26, 2021

Christmas

Friday, December 24, 2021
Monday, December 27, 2021

New Year's

Friday, December 31, 2021

Find The Latest Rates

You can view our current loan rates at www.alcoapittfcu.org/loans/loan-rates. Get up-to-the-minute information when it's convenient for you!

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.



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Hours

Monday – Friday
9:00 am – 4:00 pm

