

MoneyTalk

A NEWSLETTER FOR MEMBERS OF ALCOA PITTSBURGH FEDERAL CREDIT UNION



WELCOME

Compassionate Counselling LLC
is our newest member group.

If you're an employer and would like to offer your employees the advantages of credit union membership, call us at 412.553.3100. It's a simple process (with no cost!) to add your company to our field of membership. If you work for a company and want to share the benefits, ask your employer to call!

Personal Loans

If you'd like to consolidate debt but aren't a homeowner or have available equity, a Personal Loan is an excellent alternative.

Unlimited Uses:

- Debt Consolidation
- Vacation
- Education Expenses
- Home Improvements
- Home Furnishings, Appliances & More!

No collateral is necessary. All you need is your good credit, and all we need is your signature. Choose from flexible terms of up to 60 months.

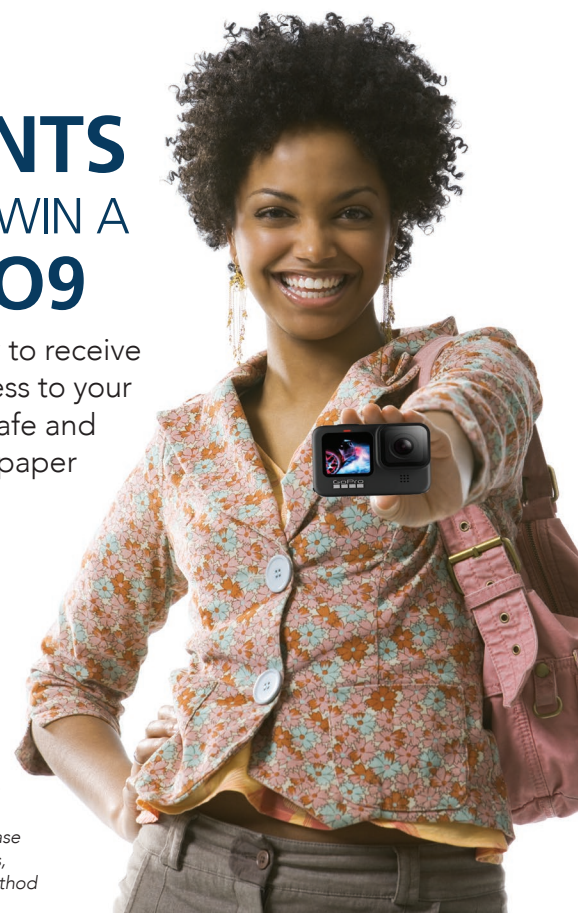


ENROLL IN E-STATEMENTS FOR A CHANCE TO WIN A GOPRO HERO9

eStatements are the better way to receive your account info. You gain access to your statement sooner, and it stays safe and secure! You'll also reduce your paper waste.

Sign up today at
www.alcoapittfcu.org.

One (1) Prize Winner will be selected on or about March 5, 2022, by a random drawing from all qualified entries received by a participating credit union between January 1, 2022, and February 28, 2022. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.



Online Tax Forms!

If enrolled in eStatements, you'll need to access **It's Me 247** to view or print your **1099-INT** information — you won't receive a paper 1099-INT tax form in the postal mail. These efforts will keep your data safe and our planet cleaner.

Share The Benefits Of Membership!

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.



President's Report

Each year, we conduct a certified audit — and we're pleased to report there were no issues. We also have an outside auditor perform all supervisory work. Again, there were no concerns.

Our net worth is presently 13.32%, almost double what the NCUA considers well-capitalized. Capital provides the credit union a cost-free source of funds, and net worth is defined as the retained earnings balance at quarter-end.

As we look to 2022, we're pleased to offer all the services you need. For more up-to-date financial information, visit www.ncua.gov.

Sincerely,
John M Foody, Jr., *President*



Protect Your Debit Card: During the holidays – and all year long!

With our Mobile App, you can get alerts, block and unblock your Debit Card, and more! Use this feature if your card is lost or stolen or you see a transaction that's not yours. It keeps transactions safe and secure.

To get started:

Go to Mobile Banking > Click on Manage My Cards > Click on Debit Card > Then select Activity Alerts.

Get A Fresh Start

Consolidate debt with a fixed rate Home Equity Loan.

Rate as low as 2.49% APR*

Consolidate high-rate loans, pay off credit card debt, refinance a car, or wipe clean medical bills. With a Home Equity Loan, you'll feel good knowing you're paying down debt in a manageable way.

- Refinance a loan or consolidate debt.
- See immediate savings with a low APR.
- Make one low monthly payment for peace of mind.

Use the funds for any need!

Not only can a Home Equity Loan help you pay down debt quickly, but you can also use the funds for any project or purchase. It's one of your most flexible borrowing options!

Call us at 412.553.3100 or apply at www.alcoapittfcu.org.

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



WE'RE THANKFUL FOR YOU

The staff, board of directors, and volunteers of Alcoa Pittsburgh Federal Credit Union wish you a safe and Happy New Year. If we can help you in any way, don't hesitate to reach out!

Holiday Closings

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!

Board of Directors/Staff

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Vice-President

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Loan Services
Kasie Houston
Member Services
Stephanie Mydlowski
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Hours

Monday – Friday
9:00 am – 4:00 pm

