

MoneyTalk

A NEWSLETTER FOR MEMBERS OF ALCOA PITTSBURGH FEDERAL CREDIT UNION



HOLIDAY LOANS

This affordable loan is back! Use the funds for anything, such as a big-ticket item like jewelry or electronics, home improvements, or a holiday getaway. You can even pay off other bills!

Holiday Loans as low as 5.99% APR*

❄ Borrow up to \$10,000

❄ Repay in 12 months

❄ Save with low monthly payments

Call 412-553-3100 or visit www.alcoapittfcu.org to apply and spread more holiday cheer.

*APR = Annual Percentage Rate. Rate effective as of September 1, 2022, and based on creditworthiness of individual applicant. Rate subject to change without notice. Other rates and terms available. For the most current rates and fees, visit our website.



Our New Website Is Coming Soon!

Watch for improved functionality, enhanced graphics, and seamless navigation throughout. You'll love how the site will flow naturally with how you do business.

Our new site will enable you to:

- ▶ Tap into new and changing content.
- ▶ Take advantage of enhanced Online Banking.
- ▶ Enjoy a faster way to apply for loans.

We want to ensure doing business with us is easy and convenient!

Watch for our new website; it's currently in the quality assurance stage.

HO...HO...HO... Spread More Holiday Cheer!

VISA Credit Card

Take along your Alcoa Pittsburgh VISA Credit Card this holiday season! With savings and convenience, you'll rest easy knowing transactions are protected by the highest encryption methods possible. And when you pair VISA alerts and our EZ Mobile App, you can manage your card effectively.

What's on your list?

- Shop for gifts, décor, and holiday meals.
- Update your home.
- Entertain, dine out, and celebrate.
- Take care of every seasonal need!

Confident shopping:

VISA's Zero Liability Purchase Protection covers all purchases for more peace of mind. Valuable any time of year, it's vital when you're buying more over the holidays.

Save more:

- Save with rates as low as 9.99% APR.*
- Pay off your balance on new purchases by your due date, and you won't incur interest.
- Forget about unfair fees, including no annual or balance transfer fees.

Apply today!

Stop in, call 412-553-3100, or visit www.alcoapittfcu.org.

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SIGN UP FOR BILL PAY
FOR A CHANCE TO WIN A
DYSON VACUUM

See other side for details!



FALL WHEELS?

End-of-season deals are here, and rates are low!

Dealers are looking to make way for 2023 models, and discounts are occurring on a range of vehicles. If you need new fall wheels, now's a perfect time to shop!

Auto Loans as low as 3.74% APR*

100% financing available

Our loans are hassle-free:

- Along with low fixed rates, relax knowing your payment will never change.
- Apply for and manage your loan online, 24/7!
- Take advantage of same-day loan approvals.
- Make payments through Direct Deposit or auto transfer.

Leasing a vehicle?

We can also help with a lease buyback if you want to hold onto your current vehicle. You can finance 100% of the remaining balance, enabling you to keep the car you love at an affordable price.

Apply today!

Call 412-553-3100 or visit www.alcoapittfcu.org. You'll love the savings with a term that meets your needs.

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Sign Up For Bill Pay

YOU COULD WIN A DYSON VACUUM!

To enroll, log in to Online Banking at www.alcoapittfcu.org and click on the "Enroll in Bill Pay" option under the "Pay and Transfers" menu. Anyone who signs up for Bill Pay through November 30th will be entered to win!

The contest runs October 1, 2022, through November 30, 2022. Please see our website for complete contest rules.

Attention Savers: CD Rates Have Increased!

With a rising rate environment, the market is hot for savers — take advantage of these amazing Certificate of Deposit (CD) rates. Only a \$1,000 minimum deposit is needed for a regular rate CD and \$250,000 for a Jumbo CD.

6-Month Jumbo = **2.05% APY***

Regular Rate = **1.90% APY***

12-Month Jumbo = **2.30% APY***

Regular Rate = **2.15% APY***

24-Month Jumbo = **2.55% APY***

Regular Rate = **2.40% APY***

The NCUA federally insures all deposits for up to \$250,000 and an additional \$250,000 for an IRA.

*APY = Annual Percentage Yield. APYs effective September 1, 2022. Rates subject to change without notice. Some restrictions apply. Early withdrawal will impact earnings. Please visit our website to view all current rates.



Holiday Skip-A-Pay

Get extra cash when you need it most.

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.

The 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.

Holiday Closings

Thanksgiving

Thursday, November 24, 2022

Friday, November 25, 2022

Christmas Eve (observed)

Friday, December 23, 2022

Christmas Day (observed)

Monday, December 26, 2022

New Year's Day (observed)

Monday, January 2, 2023



Alcoa

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Hours

Monday – Friday

9:00 am – 4:00 pm

