

MoneyTalk

A NEWSLETTER FOR MEMBERS OF ALCOA PITTSBURGH FEDERAL CREDIT UNION



Account Information Update

Have you moved recently? Or have you changed your phone number or email address? For the safety of your account information, it is imperative that you notify the credit union of these changes. It is important to have all updated contact information on file.

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!

SKIP-A-PAY

Get the extra cash when you need it most!

We get it. Sometimes you need a little extra cash to cover unexpected financial obligations. Skip-a-Pay allows you to skip a qualifying loan payment — and add it to the end of your loan term.

Best of all? It doesn't impact your credit rating!

Simply make your request from your Mobile or Online Banking account.

Note: A low \$30 processing fee will be deducted from your savings or checking account. Interest will continue to accrue on the loan(s) during the month you skip. Other restrictions apply. See us for details.



Our New Website Is Here!

You'll love our site's new look offering improved functionality, fresh graphics, and easier-to-navigate pages. There's also educational content to help you get ahead in your finances.



Need a loan? Apply with our faster, more convenient online loan experience.

Our web redesign incorporates an easier, faster way to apply for loans — enabling you to get the funds you need.

Having a great website is essential!

Visit our new, state-of-the-art website at www.alcoapittfcu.org.



E-Statements are the fastest, most secure way to receive your information. You gain access to your statement sooner without worrying about losing your info in the mail. Sign up at www.alcoapittfcu.org.

One (1) Prize Winner will be selected on or about March 5, 2023, by a random drawing from all qualified entries received by a participating credit union between January 1, 2023, and February 28, 2023. Eligible members can enter the contest by enrolling for e-Statements through It's Me 24/7 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. One (1) Grand Prize Winner will receive one Ooni Pizza Oven (retail value \$399.99 each), one Ooni Pizza Oven (retail value \$39.99 each), one Ooni Infrared Thermometer (retail value \$39.99 each). The Grand Prize is provided by CU*Answers. No substitution or transfer of prizes will be allowed. CU*Answers reserves the right to substitute a prize of equal or greater value. No purchase necessary. Void where prohibited by law. No third-party business, including Apple Inc., is associated with nor sponsoring this contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry.



Dreams Begin With Us

At Alcoa Pittsburgh Federal Credit Union, borrow the funds you need at a great low rate.

Home Equity Loans as low as 4.99% APR*

If you're a homeowner, lock in at a low fixed rate and save. This loan is one of your best options for major purchases, home improvements, debt consolidation, and more!

Use the funds for any need!

- Buy a car.
- Refinance a loan or consolidate debt.
- Complete your home improvements.
- Save with one low monthly payment.

Personal Loans as low as 7.79% APR*

A Personal Loan is another excellent alternative if you have other funding needs. Offering a low fixed rate, all we need is your signature, with flexible terms of up to 60 months.

Secure your dreams today!

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

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

Christmas Clubs Make Perfect Sense!

With the holidays behind us, now's the time to get a head start on 2023. Start saving today with a Christmas Club Account!

It's the perfect way to prepare for the holidays. You can make cash deposits any time, as well as automated deductions from your pay. When established through payroll deduction, you'll see your savings accumulate seamlessly.

Share The Gift Of Membership

For a limited time, we'll pay you \$25 for every member you refer*!

When you bring new members to Alcoa Pittsburgh FCU, they benefit from our premium service — and you'll earn \$25 for every referral you make!

Once the member has an active account in good-standing for three months, you'll receive a \$25 credit to your Share Account. Just have a member service representative put you on the referral list.

Who Can Join?

We serve employees of Select Member Groups, retirees from any of those groups, or your immediate family members.

Invite your family and friends to join the credit union today!

*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 for three months.



Smart Option Student Loans®

Obtaining a college education is a dream for many. That's why we've partnered with Sallie Mae® for affordable student loan choices.

They offer plans for everyone:

- Undergraduate Student Loans
- Parent Loans
- MBA Loans
- Medical & Dental School Loans
- Law School & Bar Study Loans
- Medical & Dental Residency and Relocation Loans

Start your application or learn more at www.salliemae.com.

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 16, 2023

Good Friday
Friday, April 7, 2023

Memorial Day
Monday, May 29, 2023



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Hours

Monday – Friday
9:00 am – 4:00 pm

