

# MoneyTalk

A NEWSLETTER FOR MEMBERS OF ALCOA PITTSBURGH FEDERAL CREDIT UNION



## Annual Meeting Time! SAVE THE DATE!

**When: July 10, 2023**

Join us as we participate in the democratic structure of Alcoa Pittsburgh Federal Credit Union. As a member, you own an equal share of the credit union and are welcome to attend! Watch for more details!

## Find The Latest Rates

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

## Spring Loan Special

Need low-cost funds for your spring adventure? Here's your best deal!

**As low as 5.99% APR\***  
**Repay in 12 months**



Use this Spring Loan for any need! You'll save with a low rate and can repay quickly in 12 months. It's an affordable way to finance a vacation getaway, something fun for the home, or pay other bills. A low 5.99% APR\* is also less than most credit cards, saving you money!

Call 412-553-3100 or visit [www.alcoapittfcu.org](http://www.alcoapittfcu.org) to apply.

\*Annual Percentage Rate is based on credit approval and payroll deduction; other restrictions apply.

## WE'RE MOVING IN MAY! YOU'LL LOVE OUR NEW LOCATION:

**201 Isabella Street, Suite 100, Pittsburgh PA 15212**

You'll love our convenient new location. It's easy to access with a spacious member service area and all the added features you need. Our hours and phone numbers remain the same, and you'll see our familiar faces ready to serve you. We will be closed April 28<sup>th</sup> to prepare for the move.





**DEPOSIT A CHECK  
WITH YOUR  
MOBILE DEVICE  
FOR A CHANCE TO WIN A  
SAMSUNG 55" TV**

You'll receive one entry when you deposit a check with your phone via Remote Deposit Capture. All entries received from April 1 - May 31, 2023, will qualify and be entered into the drawing.

Access your account online via Mobile Banking and make a mobile check deposit — you'll receive one entry for the drawing. The Grand Prize Winner will receive a Samsung 55" LED 4K UHD Smart Tizen TV (retail value \$429.99). The winner will be selected by a random drawing, held on or about June 5, 2023, from qualified entries received.

Questions? Contact us at 412-553-3100 or visit [www.alcoapittfcu.org](http://www.alcoapittfcu.org).

No purchase is necessary to enter this contest. Eligible members may enter the contest by a. Depositing a check via mobile device into a valid "It's Me 247" account (one entry per member) or b. printing your name, credit union, address, telephone number, and age on a postcard or piece of paper and mailing it to CU\*Answers, Attn: Marketing Contest, 6000 28th St. SE, Grand Rapids, MI 49546. Other terms and conditions may apply. Participation constitutes an entrant's full and unconditional agreement to these rules. Please visit our website for complete contest rules.

# Feeling The Pain Of High-Interest Rates?

Transfer expensive credit card debt to an Alcoa Visa Classic Credit Card and save immediately!



A low 9.99% APR<sup>1</sup> or 12.60% APR<sup>1</sup> will reduce the interest you pay, plus you'll qualify for Bonus Points<sup>2</sup> or Cash-Back<sup>2</sup> on future purchases depending on which card you choose. Remember, a low APR will lower your monthly payments, and rolling your debt into one card will help you pay down debt faster.

## Rewards make a difference.

Look forward to extra perks — 1.5% Cash-Back or Bonus Points on all purchases. You can use the cash to buy something special, apply the funds toward your statement balance, or redeem your points for merchandise or travel incentives.

## There's more:

- 25-Day Grace Period on all purchases<sup>3</sup>
- \$500,000 Travel Accident Insurance
- Visa Roadside Dispatch Service
- Online Card Management with our Mobile App

## Make your transfer today!

Call us, and we can help you transfer expensive credit card balances, so you can start saving right away. Stop in or apply at [www.alcoapittfcu.org](http://www.alcoapittfcu.org).

<sup>1</sup>APR = Annual Percentage Rate. <sup>2</sup>Purchases exclude pin-based, cash advances, convenience checks, returns, finance charges, fees, foreign transaction currency charges, or insurance charges posted to your account. <sup>3</sup>When you pay your account in full by the statement due date, you will not be assessed any finance charges on your purchase balance.

# Welcome!

## S&B USA Construction Employees are now part of our credit union family.

S&B USA Construction is our newest member group. If you know someone who works there, welcome them onboard! We can also serve their family members.

## Want to share the benefits of membership?

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.

# Mobile Card Controls:

## Add another layer of protection to your debit card transactions.

You'll rest easier with our card controls app, accessible through your Mobile Device or Online Banking. It's a simple way to protect your Alcoa Debit Card!

## Exceptional features:

- Review recent transactions and balance information.
- Establish transaction controls for dollar limits, merchant categories, and geographic locations.
- Receive notifications about specific transactions. For example, when your card is used, approved, or exceeds the transaction controls set by you.
- Deactivate your card if it is lost or stolen.

## Download your Alcoa Pitt FCU Mobile App today!

Visit the App Store or Google Play to get started — or view our handy download guide at [www.alcoapittfcu.org](http://www.alcoapittfcu.org).



# 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!

# Information Update

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

# Holiday Closings

## Good Friday

Friday, April 7, 2023

## Move Preparation Day

Friday, April 28, 2023

## Memorial Day

Monday, May 29, 2023

## Juneteenth

Monday, June 19, 2023



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## Hours

Monday – Friday  
9:00 am – 4:00 pm

