

MoneyTalk

A NEWSLETTER FOR MEMBERS OF ALCOA PITTSBURGH FEDERAL CREDIT UNION



Thank You, Barb!

We want to take this opportunity to honor Barbara Weatherbee, who has been integral to our credit union family for many years. With a journey that started in 1989 when she joined Pittco CU, Barb has been an unwavering presence.



Pittco CU's field of membership was originally PPG Employees, and the credit union later merged with us in May 2015. Barb seamlessly transitioned with the merger, bringing us her wealth of experience and dedication.

Through the years, Barb has touched the lives of countless members. As Barb embarks on this new chapter of her life, she reflects on the many relationships she's built. We invite you to join us in saying farewell to Barb. Please drop off or send a note – she'd love to hear from you!

Holiday Skip-A-Pay Skip a loan payment for extra cash.*

Log into Online Banking and sign up to skip a payment on your eligible loans. Please make your request at least ten days before the due date, up to once per year.

The offer excludes credit cards 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.



ADD MORE HOLIDAY SPARKLE! HOLIDAY LOANS AS LOW AS 7.99% APR*

- Borrow up to \$10,000
- Repay in 12 months • Save with low monthly payments

Have upcoming holiday needs but not the extra cash? No worries! We've got you covered with this affordable loan opportunity. You can borrow up to \$10,000 at a 7.99% APR* — which is lower than most credit cards.

Pay for gifts, decorations, travel, and more!

Apply for your Holiday Loan, available from 10/1/2023 to 12/31/2023. Stop in, call 412-553-3100, or visit www.alcoapittfcu.org.

*APR = Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice. Some restrictions apply. See the Credit Union for complete details.



Your Holiday Shopping Partner: An Alcoa Pittsburgh Visa Credit Card!

This season, don't forget your Alcoa Pittsburgh Visa Credit Card. Enjoy unmatched savings and convenience, and rest easy knowing the latest safeguards protect your transactions.

What's on your list?

- Gifts, décor, and holiday meals.
- Home updates.
- Every unexpected seasonal need!

Confidence when shopping:

You can shop anywhere Visa is accepted, whether online, in town, or worldwide! Then, feel secure with Visa's Zero Liability Purchase Protection.

Save more:

- Rates as low as 9.99% APR.*
- No unfair fees, including no annual or balance transfer fees.

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

*APR = Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice. Some restrictions apply. See the Credit Union for complete details.





To qualify, log in to Online Banking at www.alcoapittfcu.org and click the "Enroll in Bill Pay" option under the "Pay and Transfers" menu. Anyone who signs up for Bill Pay from **October 1, 2023 – November 30, 2023**, will be entered to win!

*Each time an eligible member performs a signature-based debit card transaction during the contest period or mails a postcard to our vendor: CU*Answers at 6000 28th St SE, in Grand Rapids, MI 49546, the member will be entered into the contest. The contest allows for multiple entries. The winner will be selected by a random drawing to be held on or about December 5, 2023, from qualified entries received. The number of qualified entries will determine the odds of winning. This contest is open to members of a participating credit union who are 18 years or older and legal residents of the United States. See full contest rules on our website at www.alcoapittfcu.org.



'Tis The Season!

Get set for a joyful holiday season with our Christmas Club Account.

On October 1, your Christmas Club Holiday Check will automatically be transferred to your checking account. If you prefer to pick up, your check will be available at the office until October 6. For those of you who want your check mailed, we will be taking the checks to the post office on October 9. Please call us before October 1 if you want to pick up or have it mailed.

Looking forward to a merrier 2024?

A Christmas Club lets you budget for the festivities throughout the year. Make deposits in any amount, at any time, without restrictions. Then, boost your strategy with Direct Deposit and set aside funds every pay period.

Open your Christmas Club Account today at www.alcoapittfcu.org.

ATTENTION: EZ Card Mobile App Users!

Important update beginning October 1, 2023.

On October 1, 2023, the EZ Card Mobile App will be removed from the Apple Play Store and Google Play. If you have the app already downloaded, it will continue to work. However, if the application is deleted or the device undergoes operating system updates, it could impact its use post-upgrade.

You can still access your credit card account online at www.ezcardinfo.com.

Sign in using your current card credentials or from your Online Banking account: EZ-CardInfo | Alcoa Pittsburgh Federal Credit Union (alcoapittfcu.org). Currently, the card control management feature is the only function unavailable on the website.

We apologize for any inconvenience this may cause you.

Holiday Closings

Thanksgiving & Day After

Thursday, November 23, 2023

Friday, November 24, 2023

Christmas Eve & Day

Friday, December 22, 2023

Monday, December 25, 2023

New Year's Day

Monday, January 1, 2024

Notary Service

We offer free notary service at our office. Please make an appointment by calling 412-553-3100 if you need this service.

Information Update

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

Happy Holidays

We extend our warmest wishes for a delightful holiday season from the Alcoa Pittsburgh Federal Credit Union team, directors, and volunteers. Embrace the magic of this time of year!



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Hours

Monday – Friday

9:00 am – 4:00 pm

