



ANNUAL MEETING

You Are Invited To The 2012
Allegheny Metal Federal Credit Union
Annual Meeting

WHEN: Saturday, February 25, 2012

WHERE: Elks Lodge 377

Leechburg

PRICE: \$10.00 Per Member

\$20.00 Per Non-Member

AGENDA: Cash Bar 5:30-6:30 P.M.



Dinner Served @ 6:30 P.M.



Meeting Will Follow



Board Nominations



Cash Door Prizes



DJ. & Dancing

Are You Interested?

Once known for offering instant savings and incentives to keep customers shopping, credit card companies have scaled back rewards in favor of higher rates, lower limits and closed accounts. Some companies let cardholders know that their accounts would be terminated if they didn't use them, others simply shut down inactive accounts, giving customers no choice in the matter.

All services come with a price to the Credit Union. We have had several calls asking if we have credit cards. Allegheny Metal Federal Credit Union is dedicated to providing quality services to our members. Would you, as a member/owner, be interested in a Credit Union Issued Credit Card?

Please let us know what your feelings are:

- Do you use a credit card?
- Do you carry a monthly balance?
- Are incentives important when choosing a card?
- What interest rate do you pay on your most used card?

Ways to respond:

Call us at: 724-845-8923

Send email to: tamlynper@windstream.net

Mail to: A.M.F.C.U.
260 Pershing Ave
Leechburg, PA 15656



Allegheny Metal Federal Credit Union Newsletter

*Serving the Community
of Leechburg*

OFFICE HOURS:

MONDAY – FRIDAY

8:30 - 4:30

Last transaction 4:15

EXCEPTION – On the last business day of the month, the last transaction is at 3:00

BOARD OF DIRECTOR'S:

President:	Frank Simon
Vice President:	Debbie Linkes
Secretary:	Patricia Daugherty
Treasurer:	Charlotte Teeters
Directors:	Regina Pearson Michael Young Jeff Roberts

2012 HOLIDAYS - OFFICE CLOSED:

January 2 –In honor of New Year's Day
January 16- Martin Luther King Day
February 20 - President's Day
May 28 - Memorial Day
July 4- Independence Day
September 3 – Labor Day
October 8 – Columbus Day
November 12 –Veteran's Day
November 22 –Thanksgiving
December 25 – Christmas Day



*It's not too late to start saving
For that Vacation in May!
Call the Credit Union to open a
Vacation Club today!*

LOAN RATES EFFECTIVE 3-21-2011

*** Loan rates are subject to change***

To qualify for the AA rates below one must have:

Debt-to-Income Ratio under 30% & Credit Profile Score of at least 10

NEW VEHICLES	TERM	NEW RATE	AA RATE
(100% of Sticker)	36 Months	3.75%	2.75%
Includes refinancing on "Other Lender Contract"	48 Months	4.25%	3.25%
Within 6 months of purchase	60 Months	4.50%	3.50%
Includes vehicles 2010 or newer with fewer than 10,000 miles	72 Months	5.25%	4.25%

USED VEHICLES 2006 or Newer	TERM	NEW RATE	AA RATE
Maximum amount of NADA value	Up to 36 Months	5.00%	4.00%
	48 Months	5.25%	4.25%
	60 Months	5.50%	4.50%

USED VEHICLES 2004 to 2005	TERM	RATE
Maximum amount of NADA value	Up to 36 Months	6.75%
	48 Months	7.00%
	60 Months	7.25%

Vehicles 2003 & Older with NADA Clean Retail Value:

\$15,000.00 & ABOVE qualify for the 36-60 month terms for above 2004 - 2005 Rates

\$14,999.00 & BELOW qualify for 36 months term only for the above 2004 - 2005 Rates

SIGNATURE LOANS	TERM	RATE	AA RATE
\$12,000 Maximum	12 Months	9.00%	7.50%
	24 Months	9.50%	7.75%
	36 Months	10.00%	8.25%
	48 Months	10.50%	8.75%
	60 Months	11.00%	9.25%

HOME EQUITY LOANS FIXED RATE	TERM	RATE
Minimum Amount of \$15,000 - Over \$50,000 needs Board Approval	5 Years	4.75%
	6 to 10 Years	5.25%
	11 to 15 Years	6.00%

NO FEES IF KEPT THROUGH 60 MONTHS
CALL THE CREDIT UNION FOR DETAILS

MOBILE HOME LOANS FIXED RATE	TERM	RATE
	5 Years	9.00%
	6 Years	9.50%
	7 Years	10.50%
	8 Years	11.50%
	9 Years	12.00%
	10 Years	12.50%

100% SHARE SECURED LOANS	TERM	RATE
	Up to 36 Months	4.50%
	48 Months	4.75%
	60 Months	5.50%

For helpful tips on teaching your preschooler to how to save:

Visit our newly redesigned website @:

www.alleghenymetalfcu.org

Then click on the link:

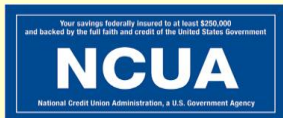
www.creditunion.coop



Then click on:

Now Available:

- Certificate of Deposit
 - 1 Year Term
 - \$5000.00 min. deposit
- Holiday Club
 - Term ends October 16th
 - \$5.00 minimum deposit
 - \$12,000 maximum
- Vacation Club
 - Term ends May 16th
 - \$5 minimum deposit
 - \$12,000 maximum
- Share Draft Checking Accounts
- Visa Check Cards
- Use GoDirect for direct deposit of your Government Checks
<http://www.GoDirect.org>



~Equal Opportunity Lender~

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*For information on Credit Union Discounts:
Visit our newly redesigned website @:*

www.alleghenymetalfcu.org

Then click "Ways to Save" tab

Then click on the link:

www.lovemycrreditunion.org



*It's not too early to start saving
For the 2012 Holidays
Call the Credit Union to open a
Holiday Club today!*

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FEDERAL CREDIT UNION**

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