

### AMFCU Current Services:

Share Accounts  
Share Draft Checking Accounts  
Visa Check Cards  
Vacation & Holiday Club Accounts  
Certificate of Deposits  
Collateral, Signature & Home Equity Loans

Holiday Loan special is on  
through February 2017.  
Stop in or call the  
Credit Union for details.



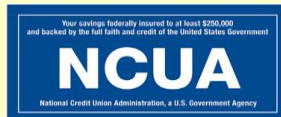
For Helpful Consumer Resources  
Visit:



At [www.mycreditunion.gov](http://www.mycreditunion.gov) you will find:

- Consumer Assistance Center
- Consumer Privacy
- Credit Union Locator
- Fraud Information Center
- Share Insurance Fund

SITE CREATED BY THE:



## What's New?

### E-Lending

The Credit Union now offers E-Lending with secure signing and encrypted emails. This is an easy and convenient way to apply for, and sign loan documents. Email the office for more information on this new technology, [amfcu4u@windstream.net](mailto:amfcu4u@windstream.net). Any of our staff members will be happy to assist you.

### Scholarship Contest hosted by:

**The Allegheny-Kiski Valley Chapter  
\$500 Scholarships will be awarded**

Applicants must be attending college, business, technical or trade school in the fall of 2017 to be eligible and an Allegheny-Kiski Valley Chapter affiliated credit union member in good standing.

For more details and for the application stop into Allegheny Metal FCU or go to our website and click on the education tab:  
[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)

**Inactive Accounts-US Treasury Announced A Change To Abandoned And Unclaimed Property Dormancy Period. It Has Changed From Five (5) To Three (3) Years:**

**What is Unclaimed Property?** Unclaimed property is any financial asset that has been left with a "holder," such as a bank, insurance company or other business or organization, without activity or contact for a period of three years.

**To Find Unclaimed Property or for more information, go to <http://www.patresury.gov> or call 1-800-222-2046.**

**If someone offers to help you locate unclaimed money for a fee: Call the Treasury Department before you do anything!**



## 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:	Jeff Roberts
Vice President:	Debbie Linkes
Secretary:	Patricia Daugherty
Treasurer:	Charlotte Teeters
Directors:	Regina Pearson Michael Young Pamela Hess

### 2017 HOLIDAYS - OFFICE CLOSED:

January 2 – New Year's Day  
January 16 – Martin Luther King Day  
February 20 – President's Day  
May 29 – Memorial Day  
July 4 – Independence Day  
September 4 – Labor Day  
October 9 – Columbus Day  
November 23 – Thanksgiving  
December 25 – Christmas

**LOAN RATES AS OF January 1, 2017**

**NEW VEHICLE AND MOTORCYCLES**

<b>2016 to 2017</b>	<b>TERM</b>	<b>RATE as low as</b>
(100% of Sticker)	36 Months	1.75%
Includes refinancing on	48 Months	2.25%
"Other Lender Contract"	60 Months	2.25%
	72 Months	2.49%

**USED VEHICLES**

<b>2012 to 2015</b>	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	36 Months	2.50%
NADA value	48 Months	2.50%
	60 Months	2.75%
	72 Months	2.75%

**USED VEHICLES**

<b>2010 to 2011</b>	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	36 Months	4.75%
NADA value	48 Months	4.75%
	60 Months	4.75%

**2009 & OLDER**

	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	Up to 36 Months	4.75%
NADA value		

**HOME EQUITY LOANS**

<b>FIXED RATE</b>	<b>TERM</b>	<b>RATE as low as</b>
Minimum of \$15,000	5 Years	3.75%
Over \$50,000 needs a	6 to 10 Years	4.00%
Board Approval	11 to 15 Years	4.25%

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

**SIGNATURE LOANS**

	<b>TERM</b>	<b>RATE as low as</b>
	12 Months	6.00%
	24 Months	6.00%
	36 Months	6.50%
	48 Months	7.50%
	60 Months	8.00%

**OTHER TITLE SECURED LOANS**

(Boat, ATVs, Box -Trailers, & Motor Homes, etc.)

**NEW Other Title**

<b>2016 to 2017</b>	<b>TERM</b>	<b>RATE as low as</b>
(100% of Sticker)	36 Months	2.75%
Includes refinancing on	48 Months	3.00%
"Other Lender Contract"	60 Months	3.25%
	72 Months	3.50%

**USED Other Title**

<b>2012 to 2015</b>	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	36 Months	4.50%
NADA value	48 Months	4.75%
	60 Months	4.75%

**USED Other Title**

<b>2010 to 2011</b>	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	36 Months	6.50%
NADA value	48 Months	6.75%
	60 Months	7.00%

**USED Other Title**

<b>2009 &amp; OLDER</b>	<b>TERM</b>	<b>RATE as low as</b>
Maximum amount of	Up to 36 Months	6.5%
NADA value		

**MOBILE HOME LOANS**

<b>FIXED RATE</b>	<b>TERM</b>	<b>RATE as low as</b>
	5 Years	7.00%
	6 Years	7.50%
	7 Years	8.00%
	8 Years	8.50%
	9 Years	9.00%
	10 Years	9.50%

**100% SHARE**

<b>SECURED LOANS</b>	<b>TERM</b>	<b>RATE as low as</b>
	36 Months	1.25%
	48 Months	1.50%
	60 Months	1.99%

**ALL LOAN RATES ARE SUBJECT TO CHANGE**



**ANNUAL MEETING**

You Are Invited To The 2017  
Allegheny Metal FCU Annual Meeting

**WHEN:** Saturday, February 25, 2017

**WHERE:** Elks Lodge

**PRICE:** \$10 per Member

\$20 per Non-Member

**AGENDA**

- Cash Bar 5:30-6:30 p.m.
- Dinner Served At 6:30 p.m.
- Meeting Will Follow
- Cash Door Prizes

3 Board Nominations - If interested,  
please see one of the current directors prior  
to the nominations.

**Must purchase tickets by  
4:15 p.m. Friday, February 10, 2017**



**ALLEGHENY METAL  
FEDERAL CREDIT UNION**

260 Pershing Avenue

Leechburg, PA 15656

Phone: (724) 845-8923

Fax: (724) 845-7452

[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)

