

### **Address Policy:**

A physical address must be provided on all accounts even if you have a Post Office Box mailing address. All members of Allegheny Metal Federal Credit Union are required to inform the credit union of any address or telephone number change. The owner or joint owner on an account may inform the credit union of an address change in any one of the following manners:

- **Post Office notification.** The notice provided for an address correction request.
- **In person.** Credit union staff must verify the identity of the owner as stated in our CIP policy or verify the person through the photo ID software in our computer system.
- **Through the mail.** A written request signed and dated by the owner or joint owner.
- **Via the Internet.** Email address must be on file.
- **No over the telephone changes.**



### **Bad Address:**

When correspondence is sent to a member and the correspondence is returned to the credit union marked: NO FORWARDING ADDRESS/UNABLE TO DELIVER, an effort will be made to contact the member through one of the following means but not limited to:

- Social security search
- Loan applications
- New account card/membership card
- Employers
- Relatives

A file will be kept on all correspondence returned for bad address. If a member cannot be located, the account will be coded bad address. If a member is located through our research, an address verification form will be sent to the member.

The procedure for address verification will be as follows: If a member cannot be located, a \$5.00 per month bad address fee will be debited from the member's account. This fee will be debited semiannually until the member notifies the credit union of their correct address.

A notice of this policy will be placed in the newsletter yearly and posted in the lobby of the credit union to encourage our members to keep the credit union informed of their correct address.

**VACATION LOAN  
SPECIAL**  
**June to September 2013**  
**\$500 - \$2500 @ 3.50%**  
**For 12 Months**

### **Check Out Our Club Accounts:**



**Holiday Club  
checks are mailed  
out Oct 16, 2013**



**Vacation Club  
checks are mailed  
out May 16, 2014**

**Call the Credit Union for details.**

**TruStage** is offering Credit Union members insurance products at a discount. For more information visit the Website: [TruStage.com](http://TruStage.com) or

For AD&D & Life Insurance call 1-855-612-7909.  
For Auto & Home Insurance call 1-888-380-9287.

### **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)



## **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:**

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

### **2013 HOLIDAYS - OFFICE CLOSED:**

**July 4 – Independence Day**  
**September 2 – Labor Day**  
**October 14 – Columbus Day**  
**November 11 –Veteran's Day**  
**November 27 – Closed early at 3**  
**November 28 –Thanksgiving**  
**December 24 – Closed early at 3**  
**December 25 – Christmas Day**

### **2014 HOLIDAYS - OFFICE CLOSED:**

**January 1 – New Year's Day**



## Attention Students Two Random AMFCU Scholarship Drawings

Applications below must be completed by a student attending college, business, technical or trade school in the fall of 2013 to be eligible.

- A \$500 scholarship will be awarded to a student that is an AMFCU MEMBER in good standing.
- A \$250 scholarship will be awarded to a student that is an AMFCU MEMBER in good standing or their DEPENDENT.

Entries must be postmarked / hand delivered to the Credit Union by 4:15 PM on August 12, 2013

The winners will be notified by telephone to personally collect their scholarship. Winners are required to provide proof of enrollment.

Applicant's Name \_\_\_\_\_

AMFCU Account# \_\_\_\_\_

Applicant's Phone # \_\_\_\_\_

Applicant's Street Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Please check box that pertains to you:

MEMBER  DEPENDENT OF MEMBER

If a dependent, how are you related to member? \_\_\_\_\_

Name of School \_\_\_\_\_

Date enrolled \_\_\_\_\_

### LOAN RATES AS OF JANUARY 17, 2013

NEW VEHICLE	TERM	RATE as low as
(100% of Sticker)	36 Months	1.75%
Includes refinancing on	48 Months	2.49%
"Other Lender Contract"	60 Months	2.49%
Within 6 months of purchase	72 Months	2.99%
Includes vehicles 2012 or newer with fewer than 10,000 miles		

#### USED VEHICLES

2008 or Newer	TERM	RATE as low as
Maximum amount of	36 Months	2.99%
NADA value	48 Months	2.99%
	60 Months	2.99%

#### USED VEHICLES

2006 to 2007	TERM	RATE as low as
Maximum amount of	36 Months	5.00%
NADA value, includes older vehicles with NADA Clean	48 Months	5.00%
Retail value over \$15,000	60 Months	5.00%

#### USED VEHICLES

2005 & older	TERM	RATE as low as
Maximum amount of	36 Months	5.00%
NADA value		

### HOME EQUITY LOANS

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

NO FEES IF KEPT THROUGH 60 MONTHS

### MOBILE HOME LOANS

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

### OTHER TITLE SECURED LOANS

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

NEW other title secured	TERM	RATE as low as
(100% of Sticker)	36 Months	2.75%
Includes refinancing on	48 Months	3.75%
"Other Lender Contract"	60 Months	3.99%
Within 6 months of purchase	72 Months	4.25%
Includes vehicles 2012 or newer with fewer than 10,000 miles		

#### USED other title secured

2008 or Newer	TERM	RATE as low as
Maximum amount of	36 Months	4.75%
NADA value	48 Months	4.75%
	60 Months	5.00%

#### USED other title secured

2006 to 2007	TERM	RATE as low as
Maximum amount of	36 Months	6.50%
NADA value includes older titles with NADA Clean	48 Months	6.75%
Retail value over \$15,000	60 Months	7.00%

#### USED other title secured

2005 & older	TERM	RATE as low as
Maximum amount of	36 Months	6.50%
NADA value		

### 100% SHARE

SECURED LOANS	TERM	RATE as low as
	36 Months	1.25%
	48 Months	1.50%
	60 Months	1.99%

### SIGNATURE LOANS

	TERM	RATE as low as
\$12,000 Maximum	12 Months	6.00%
	24 Months	6.00%
	36 Months	6.50%
	48 Months	7.50%
	60 Months	8.00%

**ALL LOAN RATES ARE SUBJECT TO CHANGE**

