

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.

**WE ARE CELEBRATING 75 YEARS...
THANK YOU TO OUR MEMBERS**

At the monthly Board Meeting held in March, President, Frank Simon, submitted his letter of resignation from the Board of Directors.

Thank you Frank, for 25 years of service! Best wishes you will be missed.

At the monthly Board Meeting held in May, Jeff Roberts accepted the nomination to be President of our Credit Union. At the same meeting, Pam Hess accepted the nomination to become a new Board Member. Thank you both for volunteering!

TruStage is offering Credit Union members insurance products at a discount. For more information visit the Website: 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

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www.alleghenymetalfcu.org



Allegheny Metal Federal Credit Union Newsletter June 2016

*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
Director:	Regina Pearson
Director:	Michael Young
Director:	Pam Hess

2016 HOLIDAYS CLOSED:

July 4 – Independence Day
September 5 – Labor Day
October 10 – Columbus Day
November 11 – Veteran's Day
November 23 – Closed early at 3
November 24 – Thanksgiving
December 23 – Closed early at 3
December 26 – Observance of Christmas

2017 HOLIDAYS CLOSED:

January 2 – Observance of New Year's



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 2016 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 DEPENDENT of an AMFCU MEMBER in good standing..

Entries must be postmarked / hand delivered to the Credit Union by 4:15 PM on August 15, 2016

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 EFFECTIVE 03-16-2016

NEW VEHICLE or MOTORCYCLE

2015 to 2016	TERM	RATE as low as
(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

2011 to 2014	TERM	RATE as low as
Maximum amount of	36 Months	2.50%
NADA value	48 Months	2.50%
	60 Months	2.75%
	72 Months	2.75%

USED VEHICLES

2009 to 2010	TERM	RATE as low as
Maximum amount of	36 Months	4.75%
NADA value	48 Months	4.75%
	60 Months	4.75%

2008 & OLDER

	TERM	RATE as low as
Maximum amount of	Up to 36 Months	4.75%
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	6 to 10 Years	4.00%
Board Approval	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, ATVs, Box -Trailers, & Motor Homes, etc.)

NEW Other Title

2015 to 2016	TERM	RATE as low as
(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

2011 to 2014	TERM	RATE as low as
Maximum amount of	36 Months	4.50%
NADA value	48 Months	4.75%
	60 Months	4.75%

USED Other Title

2009 to 2010	TERM	RATE as low as
Maximum amount of	36 Months	6.50%
NADA value	48 Months	6.75%
	60 Months	7.00%

USED Other Title

2008 & OLDER	TERM	RATE as low as
Maximum amount of	Up to 36 Months	6.5%
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%
	24Months	6.00%
	36 Months	6.50%
	48 Months	7.50%
	60 Months	8.00%

ALL LOAN RATES ARE SUBJECT TO CHANGE

