

**LOAN RATES AS OF 1-24-12**

(Rates are subject to change)

**To qualify for the AA rates below one must have:**

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

<b>NEW VEHICLES</b>	<b>MONTHS IN TERM</b>	<b>NEW RATE</b>	<b>AA RATE</b>
(100% of Sticker)	Up to 36	3.75%	2.75%
Includes refinancing on "Other Lender Contract"	48	4.25%	3.25%
Within 6 months of purchase	60	4.50%	3.50%
Includes vehicles 2011 or newer with fewer than 10,000 miles	72	5.25%	4.25%

<b>USED VEHICLES 2007 or Newer</b>	<b>MONTHS IN TERM</b>	<b>NEW RATE</b>	<b>AA RATE</b>
Maximum amount of NADA value	Up to 36	5.00%	4.00%
	48	5.25%	4.25%
	60	5.50%	4.50%

<b>USED VEHICLES 2005 to 2006</b>	<b>MONTHS IN TERM</b>	<b>NEW RATE</b>	<b>AA RATE</b>
Maximum amount of NADA value	Up to 36	6.75%	
	48	7.00%	
	60	7.25%	

**Vehicles 2004 & Older with NADA Clean Retail Value:**

\$15,000.00 & ABOVE qualify for the 36-60 month terms  
for above 2005 - 2006 Rates

\$14,999.00 & BELOW qualify for 36 months term only  
for the above 2005 - 2006 Rates

<b>SIGNATURE LOANS</b>	<b>MONTHS IN TERM</b>	<b>NEW RATE</b>	<b>AA RATE</b>
\$12,000 Maximum	12	9.00%	7.50%
	24	9.50%	7.75%
	36	10.00%	8.25%
	48	10.50%	8.75%
	60	11.00%	9.25%

<b>HOME EQUITY LOANS FIXED RATE</b>	<b>YEARS IN TERM</b>	<b>NEW RATE</b>
Minimum Amount of \$15,000 - Over	5	4.75%
\$50,000 needs Board Approval	6 to 10	5.25%
	11 to 15	6.00%

NO FEES IF KEPT THROUGH 60 MONTHS  
CALL FOR DETAILS

<b>MOBILE HOME LOANS FIXED RATE</b>	<b>YEARS IN TERM</b>	<b>NEW RATE</b>
	5	9.00%
	6	9.50%
	7	10.50%
	8	11.50%
	9	12.00%
	10	12.50%

<b>100% SHARE SECURED LOANS</b>	<b>MONTHS IN TERM</b>	<b>NEW RATE</b>
	Up to 36	4.50%
	48	4.75%
	60	5.50%

**ALLEGHENY METAL F.C.U.**  
**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**

**Leechburg's Community  
Credit Union**

**Allegheny Metal  
Federal  
Credit Union**

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**724-845-8923**

- New Accounts Welcome
- Not For Profit
- Best Interest Rates

260 Pershing Avenue • Leechburg, PA

You Belong Here

**Phone: 724-845-8923**

## Belong and Become a Member-Owner

When you open an account with Allegheny Metal FCU, you're doing more than just getting great financial products and services; you're becoming a member-owner. As an owner, we'll treat you with courtesy, respect and friendly service in a family-friendly atmosphere, every time. Plus, you'll have peace of mind knowing you've joined a financial system created to serve you and your best interests. As a not-for-profit financial institution, we return any excess earnings to our member-owners through:

- Higher dividends on deposit accounts
- Lower Interest Rates on Loans
- No or Lower fees on services

## Our History

The Allegheny Metal Federal Credit Union is an approximate \$12 million financial institution with a membership count of over 2000. The credit union was established in 1941 to serve the financial needs of the employees of West Leechburg division of the Allegheny Ludlum Steel Corporation. In September 2003, the board of directors sought and was granted by the NCUA a charter conversion to a community credit union.

Allegheny Metal FCU's charter permits it to serve persons who live, work, worship, volunteer or attend school or conduct legal business in the community of Leechburg.

Our members have frequently verbalized their appreciation for the friendly atmosphere and personal service they receive when visiting our office.

While our membership has grown substantially over the years, our commitments to the community and the family-friendly atmosphere we pride ourselves on have remained the same.

## Joining is Easy

Take two simple steps to become a member of Allegheny Metal Federal Credit Union.

1. Stop in with a photo ID and fill out a membership card.
2. Deposit \$5 into a savings account.\*

\*This minimum deposit is not a membership fee: it represents your "share" of credit union ownership. As long as you maintain \$5 in your account, you are a member.

**Discover what you've been missing. Become a part of Our Community Credit Union today.**