



## HEART TO HEART - January 2018

*A quarterly publication of the Allegheny Central Employees Federal Credit Union*



*Another fresh new year is here... Another year to live. To banish worry, and fear... To love and laugh, and give!  
Wishing you and your family a Happy New Year!*

**ACEFCU  
ANNUAL  
DINNER  
MEETING**

**FRIDAY,  
APRIL 13,  
2018**

**SAVE THE  
DATE**



Sometimes change is what we need. There is no growth without change. With that being said, starting January 1<sup>st</sup>, 2018, the minimum balance for share accounts will be \$25.00.

There will be a 90-day deferment period to bring your share account to the \$25.00 minimum. Please contact the office with any questions regarding your account balance.

**DEBIT CARDS – VISA** chip technology confidence in a smarter world.

Our highest priority is protecting our Members' card security. This is why we have started the process to transition our Visa Debit Cards with the latest chip technology. An upgrade to a chip card will not change your benefits or services. Some questions you may have:

*What are the benefits of the chip card to members?* Benefits include: Added Security. Chip cards are difficult to copy, which provides enhanced security against lost, stolen and counterfeit card fraud. Chip cards securely store and process data safely and efficiently.

*Can I still swipe my card to pay?* Yes. If a merchant is not yet chip-activated, you can continue to swipe your card and enter your PIN.

*Will I have to pay any fees to use a chip card?* No. There are no additional fees to use a chip card.

**WATCH for your new chip card which will be sent out sometime in January.**



*We are like a snowflake, all different in our own "beautiful way."*

### DIVIDENDS

Regular Shares	<b>.15%</b> - \$100 Minimum for dividends
Kid's Clubs	<b>.50%</b> - No minimum for dividends
Vacation Club	<b>.10%</b> - Dividends paid quarterly
Christmas Club	<b>.50%</b> - Dividends paid at maturity

### SUPER SHARES

Tier 1	\$5,000 - \$14,999	<b>.20%</b>
Tier 2	\$15,000 - \$24,999	<b>.22%</b>
Tier 3	\$25,000 and over	<b>.24%</b>

**CERTIFICATE RATES** - CALL THE OFFICE FOR THE CURRENT RATES. THEY MAY CHANGE MONTHLY

**CERTIFICATE OF DEPOSIT SPECIAL - LIMITED TIME!!**  
**12-MONTHS \$1000 - \$100,000. 1% New Money only**

Short on cash after the holidays – Reminder: **Skip-a-pay program** is available - \$30 per loan – can be used twice a year.

**Birthday Month Loans Continue** with a 1% discount on almost any loan. Apply during your birthday month and approval is good for 90 days. Cannot be combined with any other offers.

**Walter V. Mohar Memorial Scholarship** applications will be available the first of April. All applications must be returned to the office by **Monday, April 30<sup>th</sup>** to be considered by the Committee. If interested, please stop in office or call for an application.

In addition, how great it would be to expand the Walter V. Mohar Memorial Scholarship to more than one recipient. To accomplish that goal, additional funds would need to be raised through private donations. If you are interested in making a donation to the Walter V. Mohar Memorial Scholarship to achieve that goal, whether it be a monthly or a one-time donation, please contact the office. Remember the youth of today – represents the future of our tomorrow.

**Office closed:** January 15<sup>th</sup> Dr. Martin Luther King, Jr Day ~ February 19<sup>th</sup> President's Day ~ March 30<sup>th</sup> Good Friday.



Allegheny Central Employees Federal Credit Union  
 a.k.a. ACEFCU, **the credit union with a heart**  
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**ALLEGHENY CENTRAL EMPLOYEES FEDERAL CREDIT UNION**



cordially invites you and your  
guest(s) to the 83rd Annual Dinner Meeting at



**PLEASANT VALLEY MASONIC HALL**

**530 Pleasant Valley Rd  
Connellsville, Pa 15425**



**Friday, April 13, 2018  
6:30PM**



**FAMILY STYLE DINNER**

**Price per person \$18.00**

Acct. #	Name	Member Y/N	
		Y / N	
		Y / N	
		Y / N	
		Y / N	
		Y / N	
		Y / N	
		Y / N	

\*Children ages 3-10 will be half price. Children under age of 3 free.

**Please return with payment by Monday, April 2th, 2018**  
**ACEFCU, 1253 University Drive, Suite 100, Dunbar, Pa. 15431**