

“HEART TO HEART”

A quarterly publication of the Allegheny Central Employees Federal Credit Union

July 2017

Our 82ndth Annual Credit Union Dinner Meeting was April 21st at Pleasant Valley Country Club with 90 members and guests in attendance. Great evening for all! Election was held for 2 new board members. We wish to extend our deep appreciation and a warm welcome to our new board members Carolyn Collins and Doug McCloy.

Take vacations go as many places as you can, you can always make money you can't always make memories...



VACATION LOAN SPECIAL



Get up to \$3000 for 12 months with a rate as low as 4.99%.

Normal underwriting guidelines apply.



The Board of Directors is proud to announce this year's choice for the **Walter V. Mohar Scholarship Award**. Congratulations to **Hannah E McFarland**. Hannah graduated from Penn Trafford High School and has been accepted into Robert Morris University to pursue a career in nursing. Hannah, we all wish you the very best in the wonderful career you have chosen and applaud your determination and accomplishments.

Mathematics of Life: **Life** + **Laughter** x **Love** - **Hate** = **Happiness**



Summer State of Mind

The tans will fade but the memories last forever.



Need a little extra vacation \$ - **SKIP-A-PAY PROGRAM** is available for **\$30 per loan** and can be used **twice year**.

"NEW CAR CATEGORY" - YOU CAN PURCHASE A 2015, 2016, OR 2017 VEHICLE AT A NEW CAR RATE! WHAT A DEAL! Also, we are matching new & used vehicle rates down to 2% if you bring written proof of your deal when you apply. Something to keep in mind if you are in the market for another vehicle.

Dividends

Regular Shares	.10%
Vacation Shares	.10%
Kid's Club	.10%
Christmas Club	.10%

CALL THE OFFICE FOR CERTIFICATE RATES

Super Shares

	\$100 - \$4,999	.12%
Tier 1	\$5,000 - \$14,999	.15%
Tier 2	\$15,000 - \$24,999	.18%
Tier 3	\$25,000 - \$49,999	.20%
Tier 4	\$50,000 – and over	.20%



Birthday Month Loans Continue with a 1% discount on almost any loan. Apply during your birthday month and approval is good for 90 days.

VISA CREDIT CARD - NO ANNUAL FEE - APR 9.90% FOR PURCHASES AND BALANCE TRANSFERS. Our transfer fee is "0". There is between 3% and 5%. What are you waiting for? Call today or stop in the office for an application. We're here for you!



Allegheny Central Employees Federal Credit Union

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**Holiday Office Closings: Tuesday, July 4th, Independence Day
Monday, September 4th, Labor Day**