



HEART TO HEART

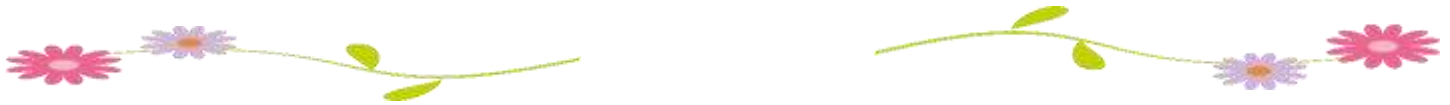
A quarterly publication of the Allegheny Central Employees Federal Credit Union

April 2017

The Annual Dinner will be Friday, April 21st, 6:30 PM at

Pleasant Valley County Club
440 Pleasant Valley Rd
Connellsville, Pa. 15425

Dinner Reservation ~ \$18 per member ~ Each member may bring a guest ~ Price is the same ~ Children are welcome ~ Children ages 3-10 will be half price ~ Children under age of 3 free ~ Reservation deadline is Wednesday, April 5th.



WALTER V MOHAR MEMORIAL SCHOLARSHIP

The Scholarship is awarded annually to a high school senior who meets the eligibility requirements for two or four-year accredited college or trade school of their choice. The deadline for filing the application is **April 14.**

IT IS SPRINGTIME!!



We have personal loans, new and used vehicle loans that will fit your purchase or project need. Did you know you can get approved and on certain loans close on the same day? If you receive a loan in your birthday month, the rate will be discounted by 1%. Most loans are eligible.

We are also matching new & used vehicle rates down to **2%** if you bring written proof of your deal when you apply.

Financial Tip:

Having a financial routine is one of the best ways to master your money and avoid unnecessary expenses like bank overdraft fees and late charges on bills and loan payments. Most people don't intend to make late payments or overdraw their bank account, but basic money management can fall through the cracks when you get busy or lose focus. A great way to rein in spending is to consider what an item costs you in time instead of dollars, before you buy it.



A kind word is like a spring day!



SKIP-A-PAY PROGRAM - \$30 PER LOAN -
CAN BE USED TWICE PER YEAR.

VISA CREDIT CARD - NO ANNUAL FEE - APR 9.90% FOR PURCHASES AND BALANCE TRANSFERS. Did you apply for your new card yet? If not, you'd better do it quickly as "ours" is better than "theirs".

Our transfer fee is "0". Theirs is between 3% and 5%. You know our service will be top rate, also as we're on your side.

Fraud Protection is 24x7 so you're covered for all contingencies.

What are you waiting for? Call today for an application or just stop by to chat about your options. See you soon! **Remember....."Together We're Better"**

We are looking for new board members, new faces, and fresh ideas. If you can donate a few hours of your time each month to your credit union, we would love to have you. Call any board member or the office for more information.

DIVIDENDS

Regular Shares	.05%
Vacation Shares	.05%
Kids Club	.05%
Christmas Club	.05%

SUPER SHARES

Tier 1	\$5,000 - \$14,999	.12%
Tier 2	\$15,000 - \$24,999	.14%
Tier 3	\$25,000 - \$49,999	.16%
Tier 4	\$50,000 -and OVER	.18%

Office will be closed on April 14, Good Friday ~ May 29, Memorial Day.

Allegheny Central Employees Federal Credit Union
a.k.a. ACE FCU, the credit union with a heart
1253 University Drive, Suite 100, Dunbar, Pa 15431
Phone: 724-628-2106 ~~ on the web at acefcu.org ~~724-628-5569



We are one of America's Credit Unions, where People are worth more than the Money!