

HEART TO HEART

October 1, 2019



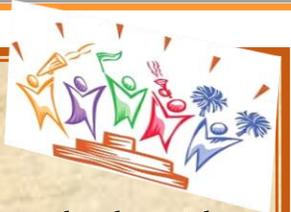
A quarterly publication of **Allegheny Central Employees Federal Credit Union**
1253 University Drive, Suite 100, Dunbar, Pa. 15431
Phone: 724.628.2106 Fax: 724.628.5569 ~~~ acefcu.org
Office Hours: Monday through Friday ~~~ 9 AM to 4 PM



INTERNATIONAL CREDIT UNION DAY!

Thursday – October 17th, 2019

Celebrate with us! A credit union is people pooling their money to provide each other with affordable loans – it is literally people helping people. This is why ACEFCU celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future. The public is welcome to stop by ACEFCU and celebrate with us a movement that concerns itself with the financial success of all people. Stop in the office on **Thursday, October 17th** from **11 am to 3 pm** and share with staff and members some refreshments and giveaways. Great day to open a Christmas Club!



Skip a Payment

\$30 PER LOAN

CAN BE USED TWICE A YEAR.



CHRISTMAS
LOAN SPECIAL

Holiday Loan Special.....

Up to \$2500.00 - 12 months
As low as 5.49%

OCTOBER 1st – NOVEMBER – DECEMBER 15th

Normal underwriting guidelines apply.

SHARE CERTIFICATE SPECIAL – 2.00% APR; 2.018% APY
ON A 18-MONTH CERTIFICATE

DIVIDENDS

Regular Shares	.17% - \$100 minimum for dividends
Kid's Club	.75% - No minimum for dividends
Vacation Club	.10% - Dividends paid quarterly
Christmas Club	.50% - Dividends paid at maturity

Minimum balance for share accounts is \$25.00

SUPER SHARES

Tier 1	\$100.00 - \$4,999.99	.40%
Tier 2	\$5,000.00 - \$14,999.99	.60%
Tier 3	\$15,000.00 - \$24,999.99	.70%
Tier 4	\$25,000 and over	.80%

Certificate Rates – Call the office for current rates.

“You’ve got to tell your money what to do, or it will leave.”



Stop take a moment, Look around you and appreciate the beauty in your life.



4 risky places to use your Debit Card



- 1. Outdoor ATMs** – Some outdoor ATMs present the perfect opportunity for thieves to skim users' debit cards. You're better off using an ATM inside a retail outlet or other high-traffic, well-lit place.
- 2. Gas stations** – Gas stations are another danger zone for debit card users. The payment terminal at pumps have many of the features card fraudsters love. With the high potential for fraud in pay-at-the-pump transactions, it makes sense to use cash or credit cards when you fill up. When you swipe your debit card at the pump, you're authorizing the gas station to withdraw money from your bank account – but not a specific amount because the authorization occurs before you actually fill your tank. The gas station could, for instance, get authorization for \$75, when you only end up pumping \$25 worth of gas. However, there could be a hold on that \$50 difference for up to a few days as the transaction is being processed – leaving you without access to that money.
- 3. Online purchases** - Debit cards are a convenient way to buy products online, especially for those who don't like to use credit cards. Unfortunately, the web is one of the most dangerous places to make purchases. Online is the No. 1 place where you should not use a debit card. Aside from the potential for hacking at many different points in a transaction, a fundamental problem with using debit cards online is it's impossible to know who is handling your information.
- 4. Bars and restaurants** – “Any place where the card is out of hand” can increase the chances of fraud. “The guy comes to your table, takes your card and disappears for a while, so he or she has privacy,” giving that person the opportunity to copy your card information. Even restaurants without sit-down service can present a threat.

OUR OFFICE WILL BE CLOSED THE FOLLOWING HOLIDAYS

COLUMBUS DAY –
Monday, October 14th
VETERANS DAY –
Monday, November 11th
THANKSGIVING DAY –
Thursday, November 28th
THANKSGIVING HOLIDAY –
Friday, November 29th
CHRISTMAS EVE –
(close at noon) Tuesday,
December 24th
CHRISTMAS DAY –
Wednesday, December 25th
NEW YEAR'S DAY –
Wednesday, January 1st



Christmas club checks will go out the first week of October. The new club will begin immediately thereafter. Remember, it's a deposit of your choice, at a time of your choice. Call office for details.

CHRISTMAS CLUB PAYS .50% IN DIVIDENDS!
No need to panic, there are still 85 days until Christmas!

CHECKING ACCOUNTS – FREE – No monthly service charge. No minimum balance requirement. First order of checks **free**. Free checks for members over age 55.



Like and Share us on
facebook 

