

HEART TO HEART

January 1, 2020

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

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Office hours: Monday through Friday ~ 9 AM to 4 PM



Happy New Year!

Thank you for your loyal support and we look forward to continue serving you. We wish your tomorrow is more prosperous, happy and successful than yesterday and today!

FREE, FREE, FREE! Who doesn't like the word free! Maybe your new year's resolution is to take a closer look at your monthly finances and budget. Let us help by telling you what we have at ACEFCU that is **ABSOLUTELY FREE!!** Those items include: **CHECKING ACCOUNTS ~ CHECKS FOR SENIORS ~ ON-LINE BANKING ~ DEBIT CARDS ~ MOBILE BANKING ~ NOTARY SERVICE ~ E-STATEMENTS ~ BILL PAY ~ DIRECT DEPOSIT ~** and personal one-on-one friendly help when needed. Can't beat your Credit Union!

**SAVE THE DATE – Friday, April 24th – Annual Credit Union Dinner -
Pleasant Valley Masonic Hall**



"Laughter is the sun that drives winter from the human face."



DIVIDENDS

Shares	.17% - \$100 minimum for dividends
Kid's Club	.75% - No minimum for dividends
Vacation Club	.10% - Dividends paid quarterly
Christmas Club	.50% - Dividend 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	\$25,000.00 and over	.80%

Certificate Rates – Call the office for current rates.

"VISA DEBIT CARD HOLDERS"

Effective 1-1-2020 – Visa Debit Cards – There will be a \$10.00 replacement fee for any lost or stolen cards. If your debit card was compromised due to fraud, we will replace the initial card for free – There will be a \$7.00 replacement fee thereafter.

Walter V. Mohar Memorial Scholarship applications will be available the first of March. The Scholarship is awarded annually to a high school senior who meets the eligibility requirements for a two or four- year accredited college or trade school of their choice. All applications must be returned to the office by April 13th to be considered by the Committee. If interested, please stop in the office or call for an application.

HOLIDAY CLOSINGS:

January 20th

Dr. Martin Luther
King, Jr. Day

February 17th,

President's Day

Now accepting bids on 2003 VW Beetle Convertible – Mileage 115,508

Stop by the office to view.

"Kindness is like snow –
It beautifies everything it covers."

