

HEART TO HEART

A quarterly publication of Allegheny Central Employees Federal Credit Union

Tranquility is a beach state of mind!

July 1, 2018

SCHOLARSHIP WINNER

The Boards of Directors is proud to announce its choice for the year's Walter V. Mohar Scholarship Award. Congratulations to

~~~~ **Dalton M Nutter** ~~~~

Dalton graduated from Geibel High School in Connellsville and has future plans to attend Penn State Fayette Campus. Dalton will be an asset in life wherever he chooses to use his talents. All of us in his credit union family wish him all the best in his future endeavors.



May today's success be the beginning of tomorrow's achievements.

Our 83<sup>rd</sup> Annual Credit Union Dinner Meeting was held on April 13<sup>th</sup> at the Pleasant Valley Masonic Lodge 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 **Linda Schroyer** and **Robin Arvin**.

"Thank you" is one of those wonderful phrases people use to express a special gratitude. But there is a lot more to it than those two words can say. When it comes from the heart deep inside. We want to send out a special heart felt "Thank You" to Kathy Higgins for the 25 plus years as President of the Board. We cannot begin to express our sincere appreciation for the hard work, wisdom, and dedication that Kathy has given over the years to help the credit union grow within the community during her tenure. To **Kathy Higgins**, we send a big



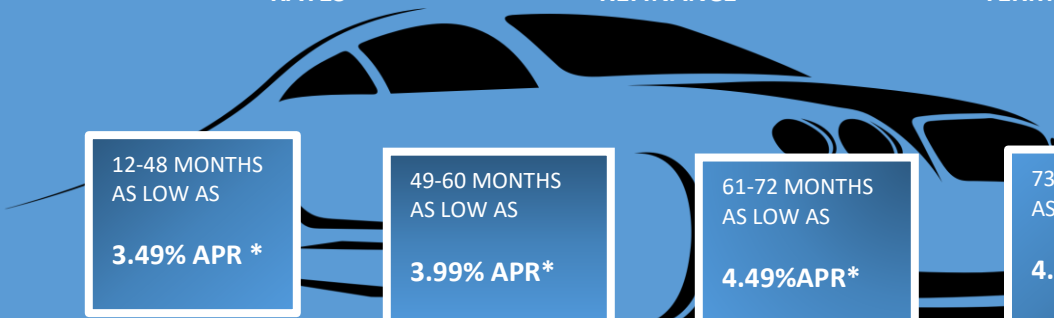
from the Board, Staff and Members of ACEFU.



**Home equity** is arguably one of the biggest perks of being a homeowner. It is an asset and part of your total net worth. You can use it to pay off other debts, pay for a child's education or wedding, home remodel projects, and many more of life's adventures. Interested in tapping into your home equity? Rates as low as **3.99% APR.** Just give Howard a call at 724-628-2106 or apply online at [ACEFCU.org](http://ACEFCU.org).

**Birthday month** loans continue with a **1% discount** on almost any loan. Apply during your month and approval is good for 90 days.

*It's a Smile, It's a Kiss, It's a Sip of Wine,  
 ...It's Summertime!"  
 Summer is the deep breath you didn't know you needed.*



| COMPETITIVE RATES                            | AUTO REFINANCE                              | AFFORDABLE TERMS                            |
|----------------------------------------------|---------------------------------------------|---------------------------------------------|
| 12-48 MONTHS AS LOW AS<br><b>3.49% APR *</b> | 49-60 MONTHS AS LOW AS<br><b>3.99% APR*</b> | 61-72 MONTHS AS LOW AS<br><b>4.49% APR*</b> |
|                                              |                                             | 73-84 MONTHS AS LOW AS<br><b>4.99% APR*</b> |

**DREAMRIDE** - Need we say more? Your dreams can come true with the help of your credit union. We are here for you....

\*APR = Annual Percentage Rate. Rates shown above are based on the best credit score. Valid on vehicles 2016 and newer with terms up to 84 months. Other rates and terms available.

Need a vacation from your next loan payment? **Skip-a-pay** program is available - \$30.00 per loan and gives you the opportunity to skip one or two loan payments per year.


| DIVIDENDS             |                                    |
|-----------------------|------------------------------------|
| <b>Regular Shares</b> | .17% - \$100 Minimum for dividends |
| <b>Kid's Club</b>     | .50% - No minimum for dividends    |
| <b>Vacation Club</b>  | .10% - Dividends paid quarterly    |
| <b>Christmas Club</b> | .50% - Dividends paid at maturity  |

**Certificate Rates** - Call the office for current rates.

| SUPER SHARES |                           |      |
|--------------|---------------------------|------|
| Tier 1       | \$100.00 - \$4,999.99     | .20% |
| Tier 2       | \$5,000.00 - \$14,999.99  | .22% |
| Tier 3       | \$15,000.00 - \$24,999.99 | .24% |
| Tier 4       | \$25,000.00 and over      | .26% |

**REMINDER: THE MINIMUM BALANCE FOR SHARE ACCOUNTS IS NOW \$25.00.**

*Holiday Closings: Independence Day: Wednesday, July 4 and Labor Day: Monday, September 3*

Allegheny Central Employees Federal Credit Union  
 a.k.a. ACEFCU, **the credit union with a heart**   
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 Office Hours: Monday through Friday ~ 9AM to 4PM

