

HEART TO HEART

A quarterly publication of the Allegheny Central Employees Federal Credit Union

October 1, 2018

And all at once, summer collapsed into fall

HAPPY CREDIT UNION DAY!



Please be sure to visit the office on **Thursday, October 18th from 11am to 3 pm** and share with staff and members some refreshments and surprise giveaways. International Credit Union Day celebrates the spirit of the global credit union movement. This day has been celebrated on the third Thursday of October since 1948. No matter what you want today, tomorrow, or years from now—a credit union can help. We treat you like a person not a dollar sign.

Credit Union Day is a good day to open a Christmas Club!

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!** **Keep calm, there are still 85 days until Christmas!**



CHECK IT OUT!

Our new website was launched in August.

More information...

User friendly...

Tell us what you think.

WE NOW HAVE A FACEBOOK PAGE. BE SURE AND



Like us on
Facebook

Fall is in the air.

A FALLEN LEAF IS NOTHING MORE THAN SUMMER'S WAVE GOODBYE.

DIVIDENDS

Regular Shares	.17% - \$100 minimum for dividends
Kid's Club	.50% - 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	.20%
Tier 2	\$5,000.00 - \$14,999.99	.22%
Tier 3	\$15,000.00 - \$24,999.99	.24%
Tier 4	\$25,000 and over	.26%

Certificate Rates – Call the office for current rates.

Brighten your season with a Holiday Loan



Holiday Loan Special...

\$1500.00 – 12 months - 5.75%
OCTOBER – NOVEMBER – DECEMBER

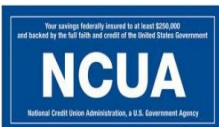
Normal underwriting guidelines apply.


SKIP-A-LOAN PAYMENT FOR THE HOLIDAYS

For extra holiday cash you can skip a loan payment for **\$30.00 per loan**
Can be used twice a year.

OUR OFFICE WILL BE CLOSED THE FOLLOWING HOLIDAYS

COLUMBUS DAY – Monday, October 8th
VETERAN'S DAY OBSERVED – Monday November 12th
THANKSGIVING DAY – Thursday, November 22nd
THANKSGIVING HOLIDAY – Friday, November 23rd
CHRISTMAS EVE – (close at noon) Monday, December 24th
CHRISTMAS DAY – Tuesday, December 25th
NEW YEAR'S DAY – Tuesday, January 1st



Allegheny Central Employees Federal Credit Union
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