

HEART TO HEART

January 2019

A quarterly publication of the Allegheny Central Employees Federal Credit Union

May the New Year bring joy, peace and happiness to you and your entire family!

Happy New Year!

New Beginnings, New Ideas, New Energy, Exciting and Surprising.



There are many ways that homeowners can use their equity in their homes. Here are a few examples how:

1. **Debt Consolidation.** Many homeowners take advantage by using the equity to consolidate the higher interest rates of credit cards and other loans. You save not only by lowering the interest rate you pay, but also help with your monthly budget by lowering your monthly payments.
2. **Home Improvement.** When your home needs a new roof or you are looking to remodel your kitchen or bathroom, a home equity loan may be the product for you. Rates on home equity loans are normally lower than rates on home improvement contracts.
3. **Education.** We all would like our children to get the most education and prepare them for careers. A home equity loan can assist them with their tuition and housing expenses and possibly help them lower or eliminate the need for student loan debt after graduation.
4. **Large Purchase.** We have all seen the sticker prices on some of the new vehicles. You can use a home equity loan to purchase a new vehicle which can offer lower payments to help budget.

Apply today. Give Howard a call. Low fixed rate currently starting at 3.99% -

Holiday expenses creating havoc on your monthly budget. **Skip-a-pay program** is available – \$30.00 per loan and gives you the opportunity to skip one or two loan payments per year.

Now accepting bids on **2014 Jeep Compass** – Mileage 73,717
Stop by the office to view.

A New Year's resolution is something that goes in one year and out the other...

Dividends

Regular Shares	.17% - \$100 minimum for Dividend
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	.25%
Tier 2	\$5,000.00 - \$14,999.99	.30%
Tier 3	\$15,000.00 - \$24,999.99	.40%
Tier 4	\$25,000 and over	.50%

Rates Effective 01-02-2019

Certificate Rates – Call the office for current rates.

CERTIFICATE OF DEPOSIT SPECIAL

15 – Months \$500 - \$10,000.

2.40% Interest Rate

2.40% Annual Percentage Yield

New Money Only



Save the Date

Friday, May 10, 2019

*Annual Credit Union Dinner
Pleasant Valley Masonic Hall*

Walter V. Mohar Memorial Scholarship applications will be available the first of March. All applications must be returned to the office by **April 15th** to be considered by the Committee. If interested, please stop in office or call for an application.

VISA CREDIT CARD – NO ANNUAL FEE – **APR 10.90%** FOR PURCHASES AND BALANCE TRANSFERS.

Our transfer fee is "0". Theirs is between 3% and 5%. Call today or stop in the office for an application.

WINTER



Holiday Office Closings

Monday, January 21st – Martin Luther King Day
Monday, February 18th – President's Day



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