

PITTSBURGH FIREFIGHTERS



FEDERAL CREDIT UNION



Newsletter

1st Quarter

2016

Deposit Products

- *Share Accounts
- *Share Draft (Checking) Accounts
- *IRA Accounts—
Traditional, Roth & Conversion
- *Club Accounts

Loan Products

- *VISA – Classic & Gold
- *New/Used Auto Loans
- *Home Equity Loans
- *Personal Loans
- *Share Secured Loans
- *Recreational Vehicle Loans
- *Boat Loans
- *Motorcycle Loans
- *1 & 2 Yr. Special Loans

Member Services

- *Home Banking
- *Mobile Banking (RDC)
- *Bill Pay
- *e-Statements
- *Wire Transfers
- *Night Deposit
- *Payroll/Pension Deduction
- *Direct Deposit of Payroll,
- * Pension & Social Security
- *Notary Service (non-auto related)

Share Type	APY**
Shares/Savings	.50%
Christmas Club	.30%
Vacation Club	.30%
IRA's –	
~Traditional	1.00%
~Conversion	1.00%
~Roth	1.00%
Share Draft \$400.00 min.	.15%
1st Quarter Statistics	
Assets	\$79,171,207.57
Loans	\$24,140,154.27
Shares	\$67,907,351.60
Members	4,751
Holiday Closings	
Memorial Day	May 30 th
Independence Day	July 4 th
Labor Day	Sept. 5 th

Loan Type



as low as
APR**

1ST Lien Position

Home Equity – Fixed 3 Yr.	3.00%
Home Equity – Fixed 5 Yr.	3.25%
Home Equity – Fixed 7 Yr.	3.50%
Home Equity – Fixed 10 Yr.	3.75%
Home Equity – Fixed 12 Yr.	4.00%

2ND Lien Position

Home Equity – Fixed 3 Yr.	3.50%
Home Equity – Fixed 5 Yr.	4.00%
Home Equity – Fixed 7 Yr.	4.50%
Home Equity – Fixed 10 Yr.	5.00%
Home Equity – Fixed 12 Yr.	5.50%

New Auto & Motorcycle	2.00%
Used Auto & Motorcycle	2.25%
Older Used Vehicles	3.50%
New RV & Boat	4.50%
Used RV & Boat	5.00%
Personal Loans	10.50%
Share Secured	2.25%
1 Yr. Special	4.50%
2 Yr. Special	5.50%
VISA Classic	12.15%
VISA Gold	10.15%
FIRE Loans (payday loans)	16.99%

**Rates & Terms are subject to change without notice. Actual Interest Rates, terms, and APY's are based on credit history as well as other factors.

Now offering Nationwide Insurance for Pittsburgh Firefighters' FCU members. You can get a free quote by calling Diana Palmer at

(412) 968-0712



We are now on Facebook:

Check us out @:

<https://www.facebook.com/pghfirefcu>

Find your name hidden in this newsletter and call in to claim your prize.

AND THE WINNER IS...

Mission Statement

Pittsburgh Firefighters' FCU's mission is to provide a variety of services to all of its members and to promote those services to each member in a manner that reflects Joshua Kuzma the spirit of credit unions.
—"People Helping People."

500 South Main Street • Pittsburgh, PA 15220-0577

Phone: (412) 928-8500 • 1-800-992-9593 • Fax (412) 928-8545 • www.pghffcu.com

Mobile Banking & Remote Deposit Capture (RDC) is HERE!

It's easier than ever to bank on-the-go when you access your Pittsburgh Firefighters' FCU (PGHFFCU) accounts from your Internet-enabled cell phone or wireless device. PGHFFCU Mobile Banking is easy, convenient, and secure. And, it's available free to Home Banking users.

Mobilize your everyday banking:

- Deposit checks
- Pay bills online
- Make account transfers
- View transaction history
- Receive account notifications
- Obtain account summaries
- Locate a convenient branch or ATM
- Contact a PGHFFCU Representative

If you have an Internet-enabled mobile device, you're ready for Mobile Banking! Home Banking registration is necessary. Simply bookmark the following URL on your browser to ensure a successful connection: <https://www.pghffcu.com>

*Please remember to write "FOR PGHFFCU MOBILE DEPOSIT ONLY" on the back of your checks or they will be rejected.

*RDC deposit made after 4:00pm will be processed the next business day.

81st Annual Business Meeting

This year's Annual Business Meeting will take place on April 8, 2016 in St. Martin's Hall at Guardian Angels Parish from 6:00 p.m. until 10:00 p.m.

The nominees re-elected for another three year term are: John Gourley & James Bisbey

**ALL MEMBERS WELCOME!
HOPE TO SEE YOU THERE!!**

WHAT'S FOR SALE?

Stop in the office or check our web site for items for sale.



An Event tentatively will be taking place around the end of May. Both Wabash and S. Main Street will most likely be closed during the event, please call the office ahead of time for parking instructions.
We will be open.

Dormant Account Fees

Effective as of January 1, 2016 the Board of Directors voted to eliminate the monthly dormant account fees. However, accounts inactive for 3 yrs. will be subjected to retroactive monthly fees of \$2.50 for the 2 yr. period, as well as a \$100.00 processing fee. Those accounts will then be closed and sent to the state every April 1st.
(as required by PA Escheat Law)

To avoid these fees please keep your account active

Those Payday Lender Loans burning a hole in your pocket. Fight Fire with a Credit Union

FIRE



Loan

FAST INCOME - REAL EASY

Stop in today with two months of income verification and walk out

You're in FAST and out Easy!

\$20.00 application fee must be paid upfront

Max Loan \$550.00

Max Term 6 months

Min. Term Membership 2 mos.

16.99% automatic payments

18.99% monthly self pay

If you have any discrepancies with you statement, please address our Supervisory Committee at:
**500 S. Main St.
P.O. Box 8463
Pittsburgh, PA 15220**
Please do not use for deposits/payments.

IRA Withholding Notice

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your Credit Union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income taxes you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.