



PITTSBURGH FIREFIGHTERS' FEDERAL CREDIT UNION

Newsletter

FIRST QUARTER
Spring 2018

Share Type/Rates:

Shares/Saving .65%
 Christmas Club .30%
 Vacation Club .30%
 IRA'S: 1.10%
 Share Draft .15%
 *minimum of \$400.00

1st Quarter Statistics

Assets: \$81,026,529.26
 Loans: \$68,729,479.39
 Shares: \$24,339,420.30
 Members 4,748

Holiday Closings:

Memorial Day May 28th
 Independence Day July 4th

Visa Info:

For Balances and payment information call:
 1-800-433-0505
 Or access your account online by logging in to
 www.ezcardinfo.com

Spring into Action with these Hot Deals.

Don't miss all of the great savings by buying now!

The possibilities for summer fun are endless when you purchase a new motor home, camper, trailer or boat with a loan from The Credit Union. With us, you can save time and remove all uncertainty by getting preapproved. If you have an active checking account with a direct deposit you will receive a .25% off your rate to your loan. So whether you are wanting to make some waves or cruise the coast line or just simply change your lifestyle, give us a call.

Loan Protection

You now have the option when taking a new loan to purchase loan protection. You can choose Single and/or Joint: Disability; Life; Life and Disability or Life, Disability & Involuntary Unemployment. This protection is not offered on existing loans so you must inquire at the time of the loan.

Office Staff

Marie O'Brien, Mgr.

Thomas Primola, Acct.

Karen Kleer	Laura Hugney
Heather Walz	Amy Lynn Vrane
Joedy Pilch	Kelley Pucci
Rachel Malys	

Board Of Directors

Guy Zumpano	President
Ralph LaBella	Vice President
James Bisbey	Secretary
Allison Plutt	Treasurer
Fred Steinkirchner	Director
Karl Vogt	Director
Ed Harkins	Director

Pittsburgh Firefighters' Federal Credit Union's 83rd Birthday!

As the Credit Union turns another year older, we think it seems fit to celebrate our members. From April 1st through April 30th we will be offering members a .50% discount off rates for personal loans.

New money only, existing PGHFFCU loans not eligible for this offer. Applications are subject to an evaluation of each applicant's credit and approvals are subject to our underwriting standards. Minimum loan amount.... Offer may end without prior notice. Other restrictions apply, contact us for more details.

OPEN A NEW VISA PLATINUM CREDIT CARD WITH US AND:

~0.00% on Purchase Transactions
 ~Low as 7.99% APR*
 ~3.99% APR* on Balance Transfers

SCORECARD REWARDS



Did you know that you have a Reward program attached to your Visa. You can redeem your points for discounts on gas at the pump, travel, gifts cards and much more.

Disclosure: Introductory New Card promotional rate of 0.00%* is for the first 6 billing cycles from the first purchase transaction. Terms are subject to change and may be terminated at any time. All credit subject to approval. Some restrictions may apply. For more details, please refer to the credit card agreement and disclosure accompanying your card. APR Based on creditworthiness. Federally insured by NCUA.



**Introductory balance transfer rate of 3.99%* is for the first 12 billing cycles from balance transfer date. After this introductory period, the standard purchase APR will be applied to unpaid balances. Balance transfers are contingent upon issuance of your new Pghffc credit card account.

**APR=Annual Percentage Rate.

500 South Main Street • Pittsburgh, PA 15220-0577
 Phone: (412) 928-8500 • 1-800-992-9593 • Fax (412) 928-8545

Deposit Products

- *Share Accounts
- *Share Draft (Checking)
- *IRA Accounts
- *Club Accounts

Loan Products

- *VISA – Platinum
- *New/Used Auto
- *Home Equity Loans
- *Personal Loans
- *Shared Secured Loans
- *Boat Loan
- *Recreational Vehicle
- *Motorcycle Loan
- *1 & 2 Yr. Special Loans
- * FIRE LOAN (PayDay loan)

Member Services

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

MISSION STATEMENT

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



**MORE SAVINGS.
MORE POSSIBILITIES.**

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of **Pittsburgh Firefighters' Federal Credit Union**, you can get discounts and rewards that include:

- » A **\$100 cash reward** with every new line activated with **Sprint®!** Current customers will receive a **\$50 cash reward** for every line transferred into Sprint® Credit Union Member Cash Rewards. Plus, get a **\$50 loyalty cash reward** every year for every line.* And there's more! Members are eligible for **25% off accessories.**
 - » **Up to \$15 off TurboTax®** federal products!
 - » An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
 - » Trusted protection at **true savings** with the **TruStage® Auto & Home Insurance Program.**
 - » **Cash back** at over 1,500 online retailers with **Love to Shop.**

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit LoveMyCreditUnion.org today!

Just a Reminder

Traditional and Roth IRA contributions for the year 2017 are due by April 17th 2018.

Annual contribution limits for 2018 are \$5,500.

If over the age of 50 years old, annual contribution limit is \$6,500.

*Contribution year must be written on your check or current year will be used for tax reporting.

If you're looking to start saving for retirement and are interested in opening an IRA, give the office a call and talk to Amy, our IRA Specialist!

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 the 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.

Rates as low as

Loan Type

APR**



1ST Lien Position

<u>Home Equity – Fixed 3 Yr.</u>	2.99%
<u>Home Equity – Fixed 5 Yr.</u>	3.25%
<u>Home Equity – Fixed 7 Yr.</u>	3.50%
<u>Home Equity – Fixed 10 Yr.</u>	3.75%
<u>Home Equity – Fixed 12 Yr.</u>	4.00%
<u>Home Equity – Fixed 15 Yr.</u>	4.25%

2ND Lien Position

<u>Home Equity – Fixed 3 Yr.</u>	3.50%
<u>Home Equity – Fixed 5 Yr.</u>	4.00%
<u>Home Equity – Fixed 7 Yr.</u>	4.50%
<u>Home Equity – Fixed 10 Yr.</u>	5.00%
<u>Home Equity – Fixed 12 Yr.</u>	5.50%
<u>Home Equity- Fixed 15 Yr.</u>	6.00%
<u>New Auto & Motorcycle</u>	1.85%
<u>Used Auto & Motorcycle</u>	2.10%
<u>Older Used Vehicles</u>	3.50%
<u>New RV & Boat</u>	4.50%
<u>Used RV & Boat</u>	5.00%
<u>Personal Loans</u>	10.50%
<u>Share Secured</u>	1.25%
<u>1 Yr. Special</u>	4.50%
<u>2 Yr. Special</u>	5.50%
<u>VISA PLATINUM</u>	7.99%
<u>FIRE Loan (PayDay Loan)</u>	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.