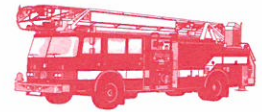


# PITTSBURGH FIREFIGHTERS FEDERAL CREDIT UNION Newsletter



## 3rd Quarter

### 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
- \*FIRE LOAN

### 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	.15%
\$400.00 min.	

### 3rd Quarter Statistics

Assets	\$80,002,354.59
Loans	\$23,890,096.15
Shares	\$68,362,652.06
Members	4,687

### Holiday Closings:

Columbus Day Observed-  
October 10th

Veteran's Day-  
November 11th

Thanksgiving Day-  
November 24th/25th

Christmas Day Observed-  
December 26th

New Year's Day Observed-  
January 2nd

### Loan Type

#### 1ST Lien Position

Loan Type	2016 Rates as low as APR**
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	1.85%
Used Auto & Motorcycle	2.10%
Older Used Vehicles	3.50%
New RV & Boat	4.50%
Used RV & Boat	5.00%
Personal Loans	10.50%
Share Secured	1.25%
1 Yr. Special	4.50%
2 Yr. Special	5.50%
VISA Classic	12.15%
VISA Gold	10.15%
FIRE	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.*

## Credit Union Membership is FREE!

NEW members can join the Credit Union from October 1st to December 31st, 2016 & their membership is "On the House"- We will open the account with the minimum par value of \$10.00!

*\*Accounts must remain open for 12 months, previous/existing accounts do not qualify.*

### HEY KIDS!

Get your crayons, markers and paint ready because The Credit Union is holding a coloring contest for ages 2-4, 5-8, and 9-12.

You can download the picture from our website or pick one up at the office! The winner will be selected International Credit Union Day, October 20th.

### International Credit Union Day!

This year International Credit Union Day falls on Thursday, October 20th 2016. The Pittsburgh Firefighters FCU will have our 2017 Calendars available for purchase. Plus we will also have hot dogs, snacks, and a 50/50 Drawing!

So Stop down and hang out at one of Pittsburgh finest Credit Unions!

### Attention ALL MEMBERS!

All new loans and Visas from October 1st, 2016 to October 20th, 2016 will receive one of our Credit Union Glasses as a thank you! So stop in or give us a call about applying for your new loan today!

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

(412) 968-0712



WWW.LOVEMYCREDITUNION.ORG

CREDIT UNION MEMBERS RECEIVE EXCLUSIVE DISCOUNTS AND BENEFITS FROM TRUSTED PARTNERS!



People-First Service and Strong Tradition  
**We're here when you need us—for help, Dependability, Strength, guidance, service and claims.**

With a history of financial strength, a service-first spirit and a commitment to doing business the right way, you can count on us to help protect what matters most. Call 1-888-888-0375 or log onto our website for a quote for all of your Insurance needs.

<https://www.trustage.com>



### 83rd Annual Meeting

This year's Annual Business Meeting will take place on Friday April 28th, 2017 at a NEW Location - Gaetano's Banquet Center & Restaurant: 1617 Banksville Rd, Pittsburgh, PA 15216

The nominees up for a three year term are:  
Edward Harkins  
Ralph Labella

Anyone who wishes to make a further nomination can do so by filing a petition with the Nomination Committee by November 30th, 2016. Please keep in mind that nominations will not be accepted from the floor. Any questions can be directed to the

Nomination Committee:

Michael Kreuger-237 Olympia St. Pgh. PA 15211/412-431-6609  
Bernard Kielar-2862 Ardsley Ave Pgh. PA 15226/412-343-3263  
Thomas Castle-4 Oak Ave Pgh. PA 15209/412-821-1162

## New Auto Loan Special

"Meet & Greet Deal"

Bring your new car loan to us within 120 days of the original signing and we will "Meet" your current rate (min. rate of 1.50%) and "Greet" you with A \$20.00 gift Card.

*\*\$20.00 gift card given at loan signing, Gift Card offer valid for auto loans over \$2,000.00. Existing PGHFFCU loans not eligible for this offer. Applications are subject to an evaluation of each applicant's Credit and approvals are based on our underwriting standards. Applications must be received by 10-31-16 to qualify for gift card. Offer may end without prior notice. Other restrictions apply, contact us for more details.*

### Verify Your Credit Union Membership to Keep Saving with Sprint

Pittsburgh Firefighters' FCU is pleased to offer monthly wireless discounts to our members with the Sprint Credit Union Member Discount. If you're already enjoying the savings from this Invest in America program, we want to make sure you can continue to do so. Periodically, Sprint needs participants to verify eligibility so they can receive the discount and waived activation fees. If you're planning on signing up for the Sprint Credit Union Member Discount, you'll need to verify eligibility as well.



New Sprint Customers: You need to verify membership within 30 days of activation.

Current Sprint Customers: You need to provide proof of discount eligibility (credit union membership) when you upgrade your device (if it has been 20 or more months since you were last validated).

The verification process is easy and only takes a few minutes to complete. Verification will make sure you'll continue to receive the great benefits and exclusive savings that Sprint offers. There are two ways to validate your credit union membership:

- Scan the QR code on this page to get the free Invest in America app for Android and iPhone
- Find the verification form at [mysprint.sprint.com/verify](https://mysprint.sprint.com/verify)

Members can now verify credit union membership using the Invest in America app with its simple and secure verification process. And it takes just a few minutes to complete.