

PITTSBURGH FIREFIGHTERS



FEDERAL CREDIT UNION



Newsletter

4th Quarter

2015

Deposit Products

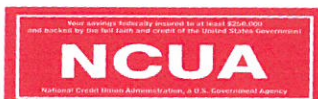
- *Share Accounts
- *Share Draft (Checking) Accounts
- *IRA Accounts—
Traditional, Roth & Conversion
- *Club Accounts

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



Share Rates

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.	

4th Quarter Statistics

Assets	\$ 79,180,877
Loans	\$ 24,543,601
Shares	\$ 68,043,556
Members	# 4748

Holiday Closings

Martin Luther King Day	Jan. 18th
President's Day	Feb. 15th
Good Friday	Mar. 25th

Loan Type

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

2015 and Newer 2.00%

Used Auto & Motorcycle

2006 to 2015 2.25%

Older Used Vehicles

2005 & Older 3.50%

New RV & Boat

4.50%

Used RV & Boat

5.00%

Personal Loans

10.50%

FIRE Loan (Payroll Dedct'd)

16.99%

FIRE Loan (Self Pay)

18.99%

Share Secured

2.25%

1 Yr. Special

4.50%

2 Yr. Special

5.50%

VISA Classic

12.15%

VISA Gold

10.15%

**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.



Rates *as low as*
APR**



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

Have a Happy and
Healthy New Year!

81th Annual Business Meeting

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

Congratulations to the Directors Re-Elected for another 3 year term!

John Gourley & James Bisbey

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."

If you have any discrepancies with your statement, please address our Supervisory Committee at:
500 S. Main St. P.O. Box 8463 Pittsburgh, PA 15220

Please note that this P.O. Box should not be used for any regular deposits/payments

Loan Protection

You 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 new loan.

500 South Main Street • Pittsburgh, PA 15220-0577

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

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

FIRE



LOAN

FAST **I**NCOME - **R**EAL **E**ASY

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

Thanks for all of the generous donations and for
supporting Special Olympics Polar Plunge 2015! It
was a great success and I hope we can count on you
next year!

-Marie O'Brien, Mgr.

Debit EMV Chip Card Update

We announced that we would be implementing Debit EMV Chip
Cards this past fall, however due to recent changes, cardholders can
expect the new card by the end of January 2016. The cards will be
issued to all existing, renewing and new cardholders.

For those of you who are unaware exactly of what EMV is, it is a
secure technology used worldwide for all major payment methods.
The doreen d. kuss cards use a smart chip as opposed to a magnetic
strip to hold the data that is required to process a transaction.
Thanks to this technology, counterfeit card fraud has declined, as
it's nearly impossible to clone an EMV card.

Instructions and information will be included with your new card,
however, should you have questions or concerns please feel free to
contact us.

Nationwide Insurance

Nationwide is happy to offer special discounts available only to members of the Pittsburgh FireFighters' Credit
Union. In addition we offer 20% discount per car for more than one car, 10% additional if you have home and auto
with Nationwide. This could total 35% discount on your insurance program. We can offer other features such as 5
to 30% discount if you want to try Smart Ride, 10% off if your child has a 3.0 or better in school, 5% if you go paperless.

Nationwide's Accident Forgiveness means your rates won't increase as long as your accidents are three years apart.
In addition any accidents under \$1500.00 we don't count. With all of these features and discounts available, why
wouldn't you call for a no obligation quote?

We can service all of your insurance needs. We sell motor cycle, boat, personal umbrellas, business insurance and
identity theft/fraud protection.

Our office has been in business for 37 years. We have been listed in Pittsburgh Magazine as one of the best insurance
agents in Pittsburgh, five years in a row. Our experience counts to offer you the best possible insurance tailored to
meet your needs. We look forward to hearing from you. Please call 412-968-0712, ask for Diana Palmer.

Mobile Banking and Remote Deposit Capture Arriving Early 2016!
Visit www.pghffcu.com for Updates and Information