

PITTSBURGH CITY HALL EMPLOYEES FEDERAL CREDIT UNION

October 2022 Newsletter



WE REFINANCE CARS AT LOWER RATES!



- %** We can probably refinance your car loan at a lower rate.
- %** We can help you lower your car payment to put more money in your pocket every month.

**Call us and give us a chance to beat your rate!
412-255-2609**

WE BEAT CAR DEALER RATES!

We beat dealer rates every day! If you are looking for a new vehicle, call us and get Pre-Approved before you go to the dealer. Just call us and we will take your application over-the-phone. It is easy!

Also, if the car dealer gives you a rate, call us and give us a chance to beat that rate. We usually can!

**Our members
call us from the
car dealers all
the time to get
better rates.**



NEED A LOAN?



**We are approving loans
every day! It's easy to apply.
For faster service:**

1

Provide a copy of your most recent pay stub or pension stub.

Email your stub to:
Loans@pche-fcu.org

Or fax it to:
412-255-4898.

2

Call us at **412-255-2609** and we will take your application over-the-phone.

**Loan approvals are based upon income, debts, and credit evaluation.*

Savings Accounts

- Share Accounts
- Christmas Clubs
- Vacation Clubs
- Certificates
- Shares Insured to \$250,000
- Maximum Deposit Per Month \$50,000

Loan Accounts

- Personal Loans
- Christmas Loans
- New & Used Car Loans
- Home Equity Fixed-Rate Loans
- Home Equity Lines-of-Credit
- Share Secured Loans

Member Bonuses

- Automatic Payroll Deductions
- Automatic Deductions from Your Bank Checking Account

CORONAVIRUS (COVID-19) UPDATE

We have been working very hard during the Covid-19 Pandemic to provide full service to our members.

Our office doors are open on Mondays, Wednesdays, and Fridays. We are closed on Tuesdays and Thursdays because we are processing loans for members.

OFFICE HOURS

Our office doors are open on Monday, Wednesday & Friday from 8:30 AM to 3:30 PM.

TELEPHONE HOURS

We answer telephone calls on Monday, Wednesday & Friday from 8:00 AM to 4:00 PM.



HOLIDAY CLOSURES

Columbus Day	October 10, 2022
Veterans Day	November 11, 2022
Thanksgiving Day + Day After	November 24, 2022 November 25, 2022
Christmas Day (observed)	December 26, 2022



DID YOU MOVE?

Please call the credit union to update your account with a new mailing address.

If your statements are mailed to your old address and sent back to us, we must charge you a returned mail handling fee.

Contact us today! (412) 255-2609

Fees For Services

(Fees may change at any time)

Account Research <i>(per hour: 1 hour minimum)</i>	\$20
Certified Mail	\$20
Copy of Cancelled Checks	\$10
Copy of Documents	\$5
Excess Withdrawals <i>(over 3/Quarter)</i>	\$10
Garnishments/Liens/ Subpoenas	\$200
Inactive Accounts <i>(after 36 months)</i>	\$100
IRS Levies	\$50
Mortgage Satisfaction	\$182
Multiple Checks	\$5 each
Overnight Mail	\$25
New ID Cards	\$5
NSF/Returned ACH	\$40
NSF/Returned Check	\$40
Repossession Fee	\$100
Returned Mail	\$10
Stop Payments	\$10
Vehicle Title	\$86

Quarterly Dividends Ending Last Quarter

Over \$50,000	0.25% ^{APY}
\$25,000.01 - \$50,000	0.20% ^{APY}
\$10,000.01 - \$25,000	0.15% ^{APY}
\$5,000.01 - \$10,000	0.10% ^{APY}
\$100.01 - \$5,000	0.05% ^{APY}

Dividend rates for each quarter are declared at the end of each quarter. Your rate for this quarter is on your statement.

Share Certificates

\$50,000	as high as 0.40% ^{APY}
\$25,000	as high as 0.35% ^{APY}
\$10,000	as high as 0.30% ^{APY}

Rates may change daily. Please call for current rates.

Maximum Deposit Per Month \$50,000

Maximum Balance Per Member \$500,000

APY = Annual Percentage Yield.

New Car Loans	as low as 2.74% ^{APR*}
Used Car Loans	as low as 2.74% ^{APR*}
Home Equity Loans	as low as 3.50% ^{APR*}
Shared Secured Loans	as low as 2.99% ^{APR*}
Signature Loans	as low as 10.99% ^{APR*}

APR* = Annual Percentage Rate

Board Of Directors:

Thomas Reddy
President
Patrick Rodgers
Vice President
Charles Murphy
Treasurer
Barbara Curry
Secretary
Terry Uzarski
David Onorato
Frances Pischke

Supervisory Committee:

Frances Pischke
Chair
Jo-Ann Williams
Patricia Perrett

Office Staff:

Charles Murphy, *CEO*
Mary Halligan, *CEO*
William Murphy
Sue Sobocinski
Matt Meisenhelter
Laura Hugney

If you have any suggestions, please contact:

Charles A. Murphy, CEO
Pittsburgh City Hall Employees FCU

414 Grant Street, Suite 911

Pittsburgh, PA 15219

Phone: 412-255-2609 Fax: 412-255-4898

Lobby Hours

8:30 AM - 3:30 PM (Mon, Wed & Fri)

Telephone Hours

8:00 AM - 4:00 PM (Mon, Wed & Fri)

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