



**Pittsburgh City Hall
Employees Federal Credit Union**

**JANUARY 2023
NEWSLETTER**

WWW.PCHE-FCU.ORG

*We have a
new website!*



**You will be able
to apply for a loan
online and make
loan payments in
February.**

COMING SOON! PCHE-FCU CREDIT CARDS



*Look for our
credit card
this summer!*

HOLIDAY CLOSURES

**New Years Day
(observed)**
Monday
January 2, 2023

**Martin Luther
King, Jr Day**
Monday
January 16, 2023

**Presidents
Day**
Monday
February 20, 2023

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

WELCOME

WELCOME, TO PARIS

Paris Smart joined our staff on September 19th. If you haven't had a chance to meet her stop by the credit union and say hello.

CONGRATS

CONGRATULATIONS CHARLES MURPHY

We would like to take this opportunity to congratulate Charles Murphy on his retirement, and of course, to thank him for his 29 years of service to the credit union.

After serving as a Board Member for four years, the credit union needed his expertise, Charles agreed to move into the position of CEO, a position he held for 25 years. And now he is looking forward to relaxing, spending time with family, and has graciously agreed to continue serving as a board member.

Charles's dedication to the credit union has been exemplary and he has set a standard of service that we will strive to maintain.

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

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.

Fees For Services

(Fees may change at any time):

Account Research (per hour: 1 hour minimum)	\$20
Certified Mail	\$20
Copy of Cancelled Checks	\$10
Copy of Documents	\$5
Excess Withdrawals (over 3/Quarter)	\$10
Garnishments/Liens/ Subpoenas	\$200
Inactive Accounts (after 36 months)	\$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
David Onorato
Frances Pischke
Mary Halligan

Supervisory Committee:

Frances Pischke
Chair
Jo-Ann Williams
Deborah Gyms
Office Staff:
Mary Halligan, CEO
William Murphy
Sue Sobocinski
Matt Meisenhelter
Laura Hugney
Paris Smart

If you have any suggestions, please contact:

Mary Halligan, CEO
Pittsburgh City Hall Employees FCU

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Pittsburgh, PA 15219
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Lobby Hours

8:30 AM - 3:30 PM (Monday - Friday)

Telephone Hours

8:00 AM - 4:00 PM (Monday - Friday)

Phone: (412) 255-2609

Fax: (412) 255-4898

NCUA