

OCTOBER 2024 NEWSLETTER



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WWW.PCHE-FCU.ORG



We can beat your rate!

If you have financed with the dealer, contact us to see how much \$\$ we can save you.

HAVE YOU LOOKED AT THE PCHE-FCU CREDIT CARD?



Our rate is 10.9% APR* What rate are you paying?

It is probably more than you think. With a \$1000 balance you could be paying as much as \$15.95 or more in monthly interest payments if you are using a card that charges 29.9% Check your wallet then call us or apply online.

*annual percentage rate

PCHE-FCU HOURS



Lobby Hours Monday – Friday 8:30 AM – 3:30 PM

Telephone Hours Monday – Friday 8:00 AM – 4:00 PM

HOLIDAY CLOSURES

Columbus Day

Monday, October 14th

Veterans Day Monday, November 11th

Thanksgiving Day

Thursday, November 28th Friday, November 29th

Christmas Day Wednesday, December 25th

New Year's Day Wednesday, January 1st



Ready to buy a home? Contact us today!

Now may be the perfect time to purchase the new home you've been dreaming about! We provide solutions for all of your mortgage needs, with a complete suite of loan options including Fixed and Adjustable Rate mortgages, FHA, Rural Development and programs other lenders don't offer. Contact us today to get pre-qualified!



Complete Suite of Mortgage Programs



Affordable down payment choices



Competitive Rates & Closing Costs



Easy Online Application



Expedited Closings



The Perfect Mortgage for Your Unique Needs



Learn more and apply!

Chris Papagni, Mortgage Consultant* chris.papagni@memberfirstmortgage.com Phone: (973) 937.4934 | NMLS ID# 282725

*Authorized to act as an agent on behalf of Pittsburgh City Hall Employees Federal Credit Union

*This is not a commitment to lend, All lending products are subject to credit and property approval, Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan, Additional restrictions may apply. Member First Mortgage, LLC is a partner of Pittsburgh City Hall Employees Federal Credit Union, Chris Papagni, NMLS #282725, is authorized to act as an agent of Pittsburgh City Hall Employees Federal Credit Union (414 Grant Street, Stitch ULL Pittsburgh City Hall Employees Pederal Credit Union (414 Grant Street, Stitch ULL Pittsburgh City Hall Employees Pederal Credit Union (414 Grant Street, Stitch ULL Pittsburgh City Hall Employees Pederal Credit Union (414 Grant Street, Stitch ULL Pittsburgh City Hall Stitch Land Page 1 (412) 355 260, 1 NMLS 175 233441 (412) 355 260, 1 NMLS 175 250, 1 NMLS 175 250, 1 NMLS 175 250, 1 NMLS 175 250, 1 NMLS 175 260, 1 NMLS



agen of Philodigh City Mali Eniployees readed Cellul thiol (414 Glath Sheet). Suite 911, Pittsburgh, PA 15219 | (412) 255.2609 | NMLS ID: 523364) and is authorized to represent Member First Mortgage, LLC, a licensed Mortgage Lender/Servicer (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (866) 898.1818 | NMLS ID: 149532), For licensing information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.



BORROW, CONSOLIDATE, OR REFINANCE

We have included a full rate sheet for your convenience.

New Car	as low as
Loans	5.99% APR*
Used Car	as low as
Loans	5.99% APR*
Home Equity	as low as
Loans	5.50% APR*
Shared Secured	as low as
Loans	2.99% APR*
Signature	as low as
Loans	11.49% APR*

We also finance RVs, Boats, and Motorcycles. Please see our website for the latest share and CD rates.



WE PRACTICE "BEAT THE RATE"

- If you have financed with the dealer, contact us to see how much \$\$ we can save you.
- If you are looking for a vehicle, contact us and get Pre-Approved.

Call us and give us a chance to beat your rate!

Board Of Directors

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Frances Pischke Mary Halligan Richard Burke

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