

APRIL 2025 NEWSLETTER

www.pche-fcu.org

NEW LOW-INTEREST CREDIT CARD!

The average national credit card rate is 28.7%*, however our credit card rate is only 10.9%.

That's over 50% savings on interest payments! Take advantage today and call 412-255-2609 to apply for your new credit card!

*Forbes Advisor's weekly credit card rates report indicates that the current average credit card interest rate is 28.70% as of 03/17/25.



DO YOU NEED A LOAN?

We approve loans for our members every day!

LOANS WE OFFER AT GREAT RATES:

- **✓** Credit Cards
- **⋖** Signature Loans
- ✓ New & Used Auto Loans
 ✓ First Mortgage Loans
- Refinanced Auto Loans
- **⋖** Motorcycle Loans
- **⋖** Home Equity Loans
- **⋖** Share Secured Loans

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



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



DID YOU KNOW YOUR FAMILY MEMBERS CAN JOIN?

Have them join to take advantage of our high savings and low loan rates.

WE BEAT CAR DEALER RATES ON CAR LOANS*



We beat car dealer rates on car loans, everyday! If you are buying a car, we can offer you a lower rate!

Please call us to get **PRE-APPROVED** before you go shopping for your new car then you can negotiate for a cash deal.

If a car dealer offers you a lower rate, call us (from the dealership) and we can usually beat their rate!

*We beat dealer rates most of the time but there may be some exceptions.

DID YOU ALREADY FINANCE YOUR CAR SOMEWHERE ELSE?

No problem! Refinance with us at a lower rate! Why pay more? Call us and see if we can give you a lower rate and a lower monthly payment.

> Contact us today and save! (412)-255-2609





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 MemberFirst 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,



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 ŘEFINANCE

"We can also Beat Car Dealer Rates"*

New Car	as low as
Loans	5.24% ^{APR*}
Used Car	as low as
Loans	5.24% ^{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 usually can beat their rate

CERTIFICATE OF **DEPOSIT RATE**

as of December 2024

See our website for more information.



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

Good Friday

Friday, April 18th

Memorial Day

Monday, May 26th

Juneteenth Day

Thursday, June 19th

Independence Day

Friday, July 4th

Board Of Directors

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