

OCTOBER 2025 NEWSLETTER

www.pche-fcu.org

HOME EQUITY RATES AS LOW AS 4.25% APR*

*Annual Percentage Rate(APR) is accurate as of 9/15/2025 and is offered to approved applicants based on credit worthiness, income debts. and loan-to-value ratio.



WE OFFER SHARE SECURED CREDIT CARDS!

Whether you're looking to build credit or just looking for the best rates, these are the perfect card for all credit types! No credit check is necessary.*

*Must have funds available in share savings account.



DO YOU NEED A LOAN?

We approve loans for our members everyday at great rates!



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

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

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

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 <u>PRE-APPROVED</u> 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

CERTIFICATE OF DEPOSIT RATE

as of September 2025

See our website for more information.







BORROW, CONSOLIDATE, OR REFINANCE

"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 | 4.25% ^{APR*} |
| Shared Secured | as low as |
| Loans | 3.99%^{APR*} |
| Signature | as low as |
| Loans | 11.49% ^{APR*} |

Please see our website for the latest share and CD rates.

*We usually can beat their 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 Oct 13

Black Friday Friday Nov 28

Veterans Day Tuesday Nov 11

Christmas

Thanksgiving

Thursday Dec 25

Thursday Nov 27

New Year's Day Thursday Jan 1

Board Of Directors

Patrick Rodgers, President David Onorato, Vice President Charles Murphy, Treasurer Barbara Curry, Secretary

Frances Pischke Richard Burke

Supervisory Committee

Frances Pischke, Chair **Deborah Gmys** Richard Burke

Office Staff

Andrew J. Kloss, CEO Matt Meisenhelter Amber Elwell Sue Sobocinski

Laura Hugney Paris Smart