



## Pittsburgh City Hall

Employees Federal Credit Union

JANUARY 2026  
NEWSLETTER

[www.pche-fcu.org](http://www.pche-fcu.org)

**2026**  
HAPPY NEW YEAR

### THE CREDIT UNION BOARD OF DIRECTORS AND OFFICE STAFF WISH YOU A HAPPY NEW YEAR!

*Our goal is to provide our members with excellent  
rates and excellent service!*

## WE OFFER LOW-INTEREST CREDIT CARDS!

The average national credit card rate is 28.7%\*, however our credit card rate is only 8.99%.

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.

OUR CREDIT CARD RATE:

**8.99%**



## 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.

## HOME EQUITY RATES AS LOW AS 4.25% APR\*



\*Annual Percentage Rate (APR) is accurate  
as of 12/22/2025 and is offered to approved  
applicants based on credit worthiness,  
income, debts, and loan-to-value ratio.

## 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!



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

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

## CERTIFICATE OF DEPOSIT RATE

as of December 2025

See our website for  
more information.

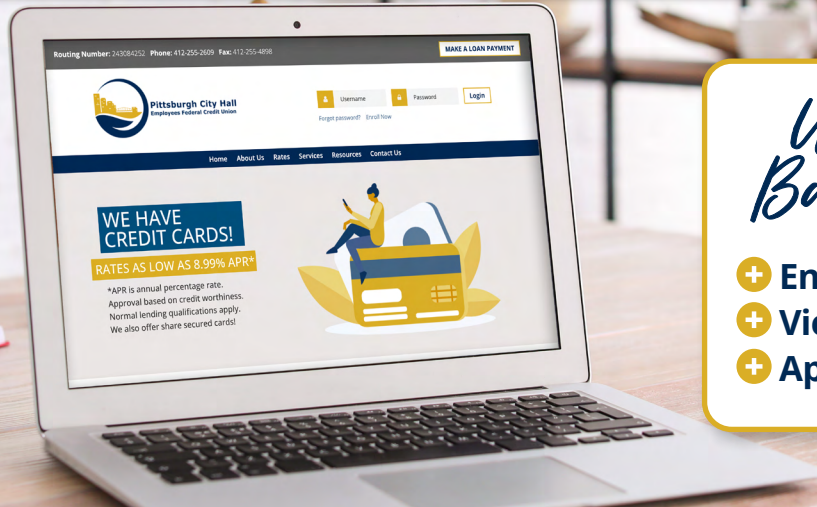
AS HIGH AS  
**3.75%**

**CONTACT US:** Phone: (412) 255-2609 | Fax: (412) 255-4898 | [pche-fcu.org](http://pche-fcu.org)



Visit us Online!

WWW.PCHE-FCU.ORG



Use Home Banking to:

- + Enroll
- + View your account
- + Apply for a loan



**DID YOU KNOW YOUR FAMILY MEMBERS CAN JOIN?**

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

## BORROW, CONSOLIDATE, OR REFINANCE

*"We can also Beat Car Dealer Rates"\**

New Car Loans	as low as <b>5.24%<sup>APR*</sup></b>
Used Car Loans	as low as <b>5.24%<sup>APR*</sup></b>
Home Equity Loans	as low as <b>4.25%<sup>APR*</sup></b>
Shared Secured Loans	as low as <b>3.99%<sup>APR*</sup></b>
Signature Loans	as low as <b>11.49%<sup>APR*</sup></b>

*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

**January 19**

MLK Jr. Day

**February 16**

Presidents' Day

### Board Of Directors

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

Frances Pischke  
Richard Burke  
Andrew Kloss

### Supervisory Committee

Frances Pischke, *Chair*  
Deborah Gmys  
Richard Burke

### Office Staff

Andrew J. Kloss, *CEO*  
Amber Elwell  
Sue Sobocinski  
Matt Meisenhelter  
Laura Hugney  
Paris Smart