

# CU

# Newsclips

Spring 2024 | Vol. 19 | No. 1

## FEATURED ARTICLE

### Shaping Tomorrow Together: Annual Credit Union Meeting Invitation

Join us for our annual credit union meeting, where we'll delve into the credit union's current state and vote on crucial matters. This is your chance to actively participate in decision-making and learn about our future plans. We'll cover financial performance, unveil new products and services, and conduct elections for board members. Take this opportunity to interact with our board members and management team, addressing any questions you may have. We urge all members to attend and make their voices heard. We anticipate your presence and engaging discussions!

**Time:** April 26, 2024 @ 11am to 12pm

**Place:** Heinz Campus Building 70, room 1A-163  
University Drive Campus Building 1, room 1W-104

### Reviving Dormant Accounts: A Quick Guide

Exercising your dormant accounts is important to avoid fees and account closure. If left inactive for too long, these accounts can be subject to fees and may even be closed by the financial institution. To prevent this from happening, it's important to exercise your dormant accounts by making sure they are still active and in good standing.

**Here are a few steps to take:**

- Review your account details, including balance, activity, and fees.
- Make a small transaction, such as a deposit or withdrawal.
- Update your contact information with the financial institution.
- Set up automatic transactions.
- Review your dormant accounts regularly.

By following these steps, you can keep your accounts active and in good standing.

# Securing Your Mobile Phone: Protecting Your Personal and Sensitive Data



In the digital age, our mobile phones serve as repositories for a vast array of personal and sensitive data. From contacts to financial information, safeguarding this wealth of information is crucial. This article provides a comprehensive guide on fortifying your mobile phone's security.

## Securing Access:

The first line of defense is setting up a strong authentication method, whether it's a robust passcode or the use of fingerprint recognition. This crucial step prevents unauthorized access, especially in the unfortunate event of a lost or stolen phone.

## Installing Security Software:

Proactively protect your device by installing security software. This includes antivirus and anti-malware programs that act as a shield against potential threats and malicious software, ensuring the integrity of your data.

## Smart App Usage:

Exercise caution in selecting and using apps. Stick to trusted sources, such as official app stores, and avoid downloading from dubious links. Ensure that apps serve legitimate purposes, and scrutinize the permissions you grant them.

## Mindful App Permissions:

Be discerning when granting permissions to apps. Only authorize access for apps that genuinely require specific information. Exercise particular caution with apps requesting access to sensitive data like contacts, location, or financial information.

Your mobile phone, a repository of personal and sensitive data, demands a comprehensive security strategy. By implementing strong authentication, installing security software, and being discerning about the apps you use, you can create a robust defense against potential threats. Stay vigilant and proactive to ensure your mobile device remains secure in the face of evolving digital risks.

## Branch Locations and Hours

[www.vapghfcu.org](http://www.vapghfcu.org)

**VA Pittsburgh Employees  
Federal Credit Union**  
1010 Delafield Road  
Pittsburgh, PA 15215

### Hours of Operation

Monday-Friday.....8 am to 3:30 pm  
12 pm to 12:45pm (Closed for lunch)

**Heinz Branch**  
**Administration Building**  
**Building 70, First Floor**

*Closed: Thursdays at 2 pm*

Phone:.....412-822-3185

Fax:.....412-822-3187

**University Drive Branch**  
**Building 1, Ground Floor**  
**Room AE148**

*Closed: Tuesdays at 2 pm*

Phone:.....412-360-1150

Fax:.....412-360-1149

## HOLIDAY CLOSINGS

Monday, May 27

**Memorial Day Observed**

Wednesday, June 19

**Juneteenth Observed**



# Are Your Bills Piling Up?

Start the New Year with a clean slate. Consolidate all your high-interest bills with a Home Equity Loan or Personal Loan from the Credit Union.

Rates begin as low as  
**6.50% APR\***

\*APR-annual percentage rate

*Contact the Credit Union for more details or stop in today to apply for this great rate.*

## Teaching Kids About Money: 3 Essential Tips

Instilling financial wisdom in kids is crucial for their future. Here are three practical tips to make your children money-savvy.

- 1. Start Early and Make it Fun:** Introduce financial concepts through games and simple activities. The earlier, the better - making learning enjoyable sets the stage for a financially responsible future.
- 2. Teach the Value of Saving:** Encourage saving by helping your kids set up a savings account. This introduces them to the concept of earning interest and fosters a habit of long-term financial planning.
- 3. Lead by Example:** Demonstrate responsible financial behavior by managing your money wisely. Share your decision-making process on budgeting, saving, and making choices. Your actions leave a lasting impression on your children.

By incorporating these three tips, you can set your children on the path to financial literacy. Making learning about money engaging and part of their daily lives ensures they are well-prepared for financial responsibilities in adulthood.



## Unlock the Perks: Direct Deposit, Your Free and Secure Solution

Experience the utmost convenience and security with direct deposit – the cost-free method for receiving paychecks or government benefits. Forget concerns about lost or stolen checks; with direct deposit, your funds are instantly accessible. The sign-up process is simple and can be completed through your employer. Make the switch to direct deposit today and savor the advantages of seamless and worry-free banking.



Love My  
Credit Union  
rewards

**MORE DEALS  
MORE REWARDS  
MORE TO** *Love*



## There are more reasons than ever to love being a member of VA Pittsburgh EFCU.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like these.

- » **T-Mobile:** Members can switch and save BIG with T-Mobile! Call (877) 520-1160 to speak with a Mobile Expert..
- » **Spectrum Mobile:** Get a **\$50 cash reward** for each new line when you switch to Spectrum Mobile. Call 833-804-3916 to get this special offer.
- » **TurboTax:** Get a bigger discount this tax season with **savings of up to 20%** on TurboTax federal products.
- » **H&R Block:** Members can **save up to \$25** on in-office tax prep at H&R Block.
- » **TruStage Home & Auto Insurance Program:** Get exclusive member pricing and a FREE, no-obligation quote by calling 800-789-6286.
- » **Asurion Home+:** Exclusive access to home tech support and protection.

» **Rental Karma:** Build your credit history with rent and save up to 30% on Rental Karma.

» Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program.**

Learn all about how your credit union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

## Spring into Action: Organizing Your Finances for a Fresh Start



As spring brings a sense of renewal, take the opportunity to freshen up your financial landscape. Here are quick tips to help you declutter and organize your finances for a fresh start.

- **Review Budget:** Reassess your budget to align with current financial priorities.
- **Declutter Documents:** Clear out unnecessary paperwork and create an organized filing system.
- **Check Credit Report:** Review your credit report for errors and discrepancies to maintain a healthy credit score.
- **Evaluate Subscriptions:** Cancel unnecessary subscriptions to simplify and save money.
- **Set Seasonal Goals:** Define achievable financial goals for the season, such as saving or paying off debt.
- **Explore Investments:** Assess your investment portfolio and consider strategic decisions.

Spring into action by organizing your finances, setting clear goals, and embracing a renewed financial well-being. The majority of your records should be stored for quick access. You may want to store them in a fire-safe box and sort them using the general categories listed above as a guide, but tailor your system to suit your needs. This will help ensure that you can quickly access important documents when you need them.

## Embrace Savings this Spring!

As the season of renewal unfolds, seize the opportunity to set tailored savings goals. Whether it's a down payment on a convertible, a college fund for the kids, or an exciting cruise, bring your goals to life with a visual representation. Cut out inspiring travel pictures and keep them in your wallet or on your bulletin board. Opt for an automatic savings plan at the credit union for seamless electronic transfers to your savings account. This strategy not only curbs impulse spending but also accelerates your journey toward achieving your dreams. Visit the credit union today and kickstart your savings journey.



## Simplify Your Finances: Credit Union Debt Consolidation

As a credit union member, simplify your financial life through debt consolidation. Discover the benefits, process, and how credit unions assist in achieving financial ease. Combine multiple debts into one loan with a fixed interest rate and a single monthly payment for streamlined management.

### Benefits:

- **Financial Simplification:** Manage all debts through a single, hassle-free monthly payment.
- **Lower Rates:** Credit unions offer competitive interest rates, potentially reducing overall repayment.
- **Stable Payments:** Enjoy budget predictability with a consolidated loan and fixed monthly payment.
- **Credit Improvement:** Effectively managing consolidated debts can positively impact your credit score.

Take a strategic step towards financial stability by consolidating debt through your credit union. Simplify your finances, secure lower rates, and explore personalized services to gain control of your financial future. Contact your credit union today to uncover debt consolidation options for a debt-free tomorrow.



## Loan Rates

Type	Maximum	Term	Rate*
<b>Share Secured</b>			
Share Secured Loans are as low as 3.55% above the current dividend paid on regular shares			
<b>New Vehicle</b>			
5 Year	Value of vehicle	up to 60 months	as low as 6.11%
6 Year	Value of vehicle	61 to 66 months	as low as 6.35%
7 Year**	Value of vehicle	67 to 72 months	as low as 6.60%
8 Year**	Value of vehicle	73 to 84 months	as low as 6.85%
<b>Used Vehicle</b>			
2023-2022	Value of vehicle	up to 60 months	as low as 6.36%
2023-2022	Value of vehicle	up to 72 months	as low as 6.85%
2021-2018	Value of vehicle	up to 36 months	as low as 6.95%
2021-2018	Value of vehicle	up to 48 months	as low as 7.61%
2021-2018	Value of vehicle	up to 60 months	as low as 7.86%
2017		older 36 months	as low as 8.61%
<b>Home Equity</b>	Contact the Credit Union for Home Equity Loan Rates.		
<b>Signature Loan</b>		up to 1 year	as low as 9.50%
		over 1 year	as low as 10.00%

\*APR=Annual Percentage Rate. Rates effective as of 12/18/2023. All rates are subject to change without notice. Rates may change based on credit approval and terms. Call the credit union for current rate information. Equal Opportunity Lender. \*\*