VA Pittsburgh Employees Federal Credit Union

CU Newsclips

Summer 2024 | Vol. 19 | No. 2

FEATURED ARTICLE

Happy Holidays...in July!

Get into the holiday spirit early with VA Pittsburgh Employees FCU's Holiday Club Account! This sweet and charmingly old-fashioned notion is the perfect solution for credit union members who want to avoid the financial stress that comes with the holiday season. By setting aside a small amount of money on a regular basis through direct deposit, you won't even notice the money is missing. Then, just before Christmas, you'll receive a lump sum of money that you can use to purchase gifts, plan a family vacation, or simply enjoy the season without worrying about finances. Don't let the holidays catch you off guard - open a Holiday Club Account now and start enjoying the magic of the season!

PERSONAL LOANS

Set your sights on a new goal this year! At VA Pittsburgh Employees FCU, we can help make your financial resolutions a reality. Our personal loans offer no application fees, and no early pre-payment fees.

Bring your expensive credit card balances to a personal loan at VA Pittsburgh Employees FCU.

DISCOVER A RATE AS LOW AS

9.50% APR* for new balances!

Start 2024 off right with superb monthly savings with us!

Protect Yourself from Phone Scams and Vishing

If you immediately answer your phone whether you recognize who is calling or not, you aren't alone. In today's world, the chances of the person on the other end being a scammer looking to trick you into giving out your personal information, are good. And, even if you think you know who is calling, you may be mistaken. Don't be fooled by what you see on your caller ID since many scammers are able to make it look like a call is coming from a government agency, a well-known company (like Amazon, Google, or Apple), and even your financial institution.

There are some easy steps you can take to protect yourself from malicious activity:

1. Never feel pressured to give information over the phone. Keep your personal information and passcodes private and never give it out during an unsolicited phone call.
2. Don't download "troubleshooting" apps, because they'll allow the fraudster to take over your device.
3. If you think the call may be from your financial institution, insurance, or credit card company, find their phone number on your statement or card and call that number to verify.
4. Educate yourself about common scam practices.
5. Use call-blocking tools. Some phone providers and many smartphones have tools that will allow you to block calls from undesirable numbers. If you get a scam call, block the number.

Back to School: Get Straight A's with VA Pittsburgh Employees FCU

Get ready to ace your back-to-school shopping with VA Pittsburgh Employees FCU! From student loans to home equity options, we've got you covered. Need to stock up on school clothes and supplies? Our signature loans can help cover those expenses. Don't forget about textbooks and other essentials – our credit cards offer convenience and low fees. Plus, with our trusted checking accounts and ATM/debit cards, you can access your money anytime, anywhere. Make the grade this school year with VA Pittsburgh Employees FCU! – we're here to help you succeed!

Contact us today to learn more about our student loan programs, home equity loan options, personal loans, credit cards, checking accounts, and more. Don't wait, start your journey to success with us now!

Branch Locations and Hours

www.vapghefcu.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

Wednesday, June 19
Juneteenth National Independence Day

Tuesday, July 4
Independence Day

Monday, September 2
Labor Day

Keep Your Home Safe While On Vacation

Your vacation should be relaxing and worry-free. That's why it's a good idea to prepare your home before you leave on vacation with this checklist. With a little extra vigilance, you can help keep your property and belongings safer while you're gone.

1. Ask a trusted friend or neighbor to keep an eye on things. Also, have them take out the trash.
2. Ask a neighbor to park in your driveway occasionally, so there's activity at your house.
3. Make sure your lawn stays trimmed, or your driveway is shoveled if it snows.
4. Leave your blinds/curtains exactly as they are when you're home.
5. Beware of social media. Think twice before posting your detailed vacation plans on social media.
6. Lock all external doors, windows, and the garage.
7. If you have a security company, notify them that you are going out of town.

Spruce Up Your Home This Summer

Ready to make some home improvements? Want to install a new pool in time for the summer? Look no further than your home to finance your summer plans! With help from the Credit Union, you can tap into your home's equity with a Home Equity Loan.

We're currently offering rates as low as **6.50%** APR*, and with a variety of terms to choose from, you'll find just what you need to fit your lifestyle. The application process is quick and easy, so call the Credit Union today!

*APR = Annual Percentage Rate. Rate effective as of date of publication. Subject to change.

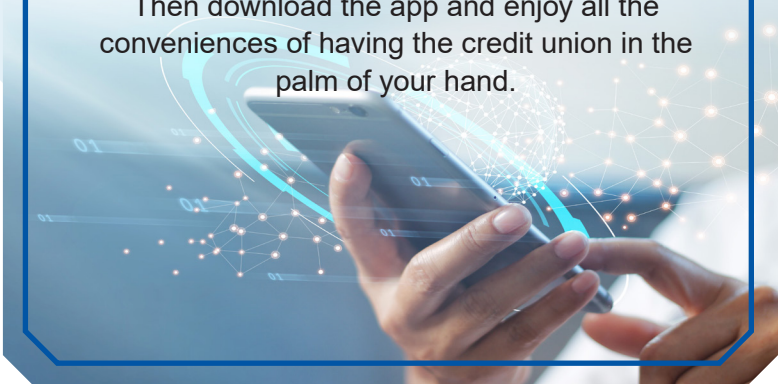
Make Your Dream Vacation A Reality With VA Pittsburgh Employees FCU's Savings Club

Looking to make your dream vacation a reality? Join our Savings Club at VA Pittsburgh Employees FCU and start saving for your next adventure! Earmark funds with payroll deduction or automatic transfer and watch your vacation fund grow. Get the whole family involved and make saving fun by collecting spare change in a decorated box or jar. With the Savings Club, you can make your vacation dreams come true and create memories that will last a lifetime. Call today to learn more and start saving today.
UD Branch 412-360-1150 or Heinz Branch 412-822-3185.

Mobile App Puts Credit Union In The Palm Of Your Hand

Now wherever you go, take the credit union with you. Our mobile app puts the credit union as close as your mobile device. No extra trips to the credit union to apply for a loan, we have the app for that. Or deposit most checks with remote deposit capture. You'll simply sign the check and snap a photo of both sides to make the deposit.

With our mobile app, you also can check your account balances and view other details about savings, checking, certificates, loans, and credit cards. View pending authorizations for your credit card and for Automated Clearing House (ACH) transactions, too. Find out all you can do with your mobile device by visiting our website or by stopping by the credit union. Then download the app and enjoy all the conveniences of having the credit union in the palm of your hand.



Bring Your Credit Union's VISA® Check Card for Summer Travel

Take your VISA® Check Card from VA Pittsburgh Employees FCU with you wherever you go this summer, whether you're heading to the mountains or a tropical beach. With our VISA® Check Card, you'll have 24/7 access to your accounts. Whether you choose to use credit or debit, your funds will be withdrawn directly from your Checking Account.

When you use your check card, you'll also have additional security features, such as continuous fraud monitoring to detect and prevent suspicious activity on your debit card, access to Identity Theft Assistance to help you recover your identity and prevent further problems, and a 3-digit security code to verify your identity for Internet and phone purchases. Please inform the Credit Union of your travel plans to avoid a hold being placed on your card for suspected fraudulent activity.

Don't have a VISA® Check Card yet? Sign up for one before you go on your vacation this summer to make traveling easier and more convenient.

Skip A Payment And Take A Break

Summer is the perfect time to take a much-needed break...from your bills! As a VA Pittsburgh Employees FCU member, for a small fee you can trade in your monthly loan payment for some extra cash with our Summer Skip A Payment program, making for less stress and more fun this season.

From June through August, (you pick the month) members can opt to skip a payment on one or more qualifying loans, freeing up funds for your warm-weather activities and festivities. When you're vacationing, entertaining, home improving, camping, grilling, or day tripping, summertime can add up quickly!

Summer Skip A Payment is a great way for you to offset seasonal costs, and the perfect way for VA Pittsburgh Employees FCU to thank you for being a loyal member. So, whether you need that extra summer moolah for a beach bungalow, car rental fees, theme park tickets, hotel stays, souvenirs, a new deck or hot tub, etc., you can count on VA Pittsburgh Employees FCU to help you skip a payment and take a break.

Check out www.vapghefcu.org for details, or to apply for this special, limited-time offer.

Loan Rates

Type	Maximum	Term	Rate*
Share Secured			
Share Secured Loans are as low as 3.55% above the current dividend paid on regular shares			
New Vehicle			
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%
Used Vehicle			
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%
Home Equity	Contact the Credit Union for Home Equity Loan Rates.		
Signature Loan		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. **

Credit Union Vehicle Loan May Lower Your Rate

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a credit union loan. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you like your driving gloves. Contact the credit union to find out just how easy refinancing can be.

And if you're in the market for new wheels, stop by the credit union for a pre-approval. That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible. At the credit union, we'll work with you to put you in the driver's seat.