



ALLEGHENY-LUDLUM BRACKENRIDGE FEDERAL CREDIT UNION

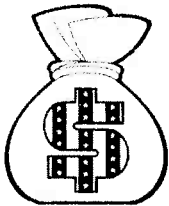
1131 BRACKENRIDGE AVENUE, BRACKENRIDGE, PA 15014

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OFFICE HOURS: MONDAY - FRIDAY 9AM - 4:30 PM HOURLY PAYDAYS 7:30 AM - 4:30 PM

www.albfcu.org

MEMBER NEWSLETTER



For the quarter ending September 30, 2011, the Allegheny-Ludlum Brackenridge Federal Credit Union has paid the following nominal dividend rates on share accounts on a "day-of-deposit to day-of-withdrawal" basis. In addition, the Annual Percentage Yield is shown below:

0.05% Nominal Dividend Rate on daily share balances of \$100.00 - \$5,000.00, with an Annual Percentage Yield of 0.05%.

0.20% Nominal Dividend Rate on daily share balances of \$5,000.01 to \$25,000.00, with an Annual Percentage Yield of 0.20%.

0.40% Nominal Dividend Rate on daily share balances of \$25,000.01 to \$75,000.00, with an Annual Percentage Yield of 0.40%.

0.65% Nominal Dividend Rate on daily share balances over \$75,000.00, with an Annual Percentage Yield of 0.65%.

Please note that no dividends are paid on accounts which have a daily share balance under \$100.00.

CURRENT LOAN RATES

New Auto Loans:	Up to 60 months	2.99%APR
	61-72 months	2.99%APR
Used Auto Loans: (Model years 2006-2010)	Up to 60 months	2.99%APR
	Up to 48 months	5.00%APR
Used Auto Loans: (Model years 2005 & Prior)		
Unsecured Loans		11.00%APR
Secured Loans	Up to 48 months	7.50%APR
	49-60 months	8.00%APR
Share Secured Loans		5.00%APR

APR = Annual Percentage Rate

Rates are subject to change at anytime without notice.

CONGRATULATIONS...

TO OUR 2 \$500 SCHOLARSHIP WINNERS!!

KARLEE C. FISHER & KENNETH W. FISHER JR.

GOOD LUCK IN CONTINUING YOUR
EDUCATION

SEE OUR CHRISTMAS LOAN
SPECIAL ON THE REVERSE SIDE

Our Office will be closed
Monday, October 10, 2011
Columbus Day
Friday, November 11, 2011
Veteran's Day
Thursday, November 24, 2011
Thanksgiving Day
Monday, December 26, 2011
Christmas (Observed)



**JUST WHEN YOU
THOUGHT THAT
RATES
COULDN'T GET
ANY
LOWER.....**



2.99%APR
ALL NEW & USED AUTOS

CERTAIN RESTRICTIONS APPLY

APPLICANTS MUST MEET LOAN ELIGIBILITY REQUIREMENTS



MERRY CHRISTMAS

**FROM YOUR CREDIT UNION
AS OUR HOLIDAY GIFT TO YOU,
OUR VALUED MEMBER,
WE ARE OFFERING A LOAN TO YOU
FOR UP TO**



\$1,500.00



**NOT ONLY CAN YOU ENJOY THE LOW LOAN
RATE OF ONLY 6.00% APR, WE ALSO MAKE THE
LOAN INTEREST FREE THROUGH DECEMBER 31,
2011. THAT'S RIGHT, INTEREST WILL NOT BEGIN
TO ACCRUE ON THIS SPECIAL LOAN UNTIL
JANUARY 1, 2012, AND NO PAYMENTS WILL BE
DUE UNTIL JANUARY 15, 2012, WHEN THE LOAN
WILL BE REQUIRED TO BE PAID OFF IN 12
CONSECUTIVE PAYMENTS!**

**TAKE ADVANTAGE OF THIS SPECIAL LOAN
APPLICANTS MUST MEET CERTAIN LOAN REQUIREMENTS TO BE
ELIGIBLE FOR THIS LOAN**

NO LOANS DISBURSED PRIOR TO OCTOBER 17, 2011