



ALLEGHENY-LUDLUM BRACKENRIDGE FEDERAL CREDIT UNION

1131 BRACKENRIDGE AVENUE, BRACKENRIDGE, PA 15014

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OFFICE HOURS: MONDAY - FRIDAY 9AM - 4:30 PM

www.albfcu.org

MEMBER NEWSLETTER



For the quarter ending September 30, 2018, 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:

0.02% Nominal Dividend Rate on daily share balances of \$100.00 - \$5,000.00, with an Annual Percentage Yield of 0.02%.

0.04% Nominal Dividend Rate on daily share balances of \$5,000.01 to \$25,000.00, with an Annual Percentage Yield of 0.04%.

0.06% Nominal Dividend Rate on daily share balances of \$25,000.01 to \$75,000.00, with an Annual Percentage Yield of 0.06%.

0.15% Nominal Dividend Rate on daily share balances over \$75,000.00, with an Annual Percentage Yield of 0.15%.

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

CURRENT LOAN RATES

Table with 2 columns: Loan Type and Rate. Includes rows for New Auto and Motorcycle Loans, Used Auto Loans (Model years 2013-2017 and 2012 & Prior), Unsecured Loans, Secured Loans (Up to 48 months and 49-60 months), and Share Secured Loans.

APR = Annual Percentage Rate

Rates are subject to change at anytime without notice.



Our Office will be closed Monday, October 8 Columbus Day Monday, November 12 Veteran's Day Thursday, November 22 Thanksgiving Day Monday & Tuesday December 24 & 25 Christmas Eve & Day Monday, December 31 New Year's Eve Closing at 1PM Tuesday, January 1 New Year's Day

Our credit union is now permitted to accept members who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located within the Borough of Brackenridge. We look forward to offering our hometown financial services to the residents of Brackenridge and those who work, worship or attend schools in the Borough.

If you know of anyone who is eligible to join, please pass this information on to them and make them part of the credit union family! In addition, all of your family members are eligible for membership, and once a member, always a member!





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

\$2,500.00



**NOT ONLY CAN YOU ENJOY THE LOW LOAN RATE
OF ONLY **3.99%** APR, WE ALSO MAKE THE LOAN
INTEREST FREE THROUGH DECEMBER 31, 2018.**

**THAT'S RIGHT, INTEREST WILL NOT BEGIN TO
ACCRUE ON THIS SPECIAL LOAN UNTIL JANUARY
1, 2019, AND NO PAYMENTS WILL BE DUE UNTIL
JANUARY 15, 2019, 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 NOVEMBER 1, 2018