



ALLEGHENY-LUDLUM BRACKENRIDGE FEDERAL CREDIT UNION

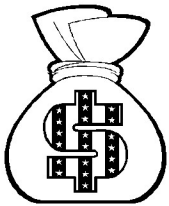
1131 BRACKENRIDGE AVENUE, BRACKENRIDGE, PA 15014

PHONE (724) 224-7030 FAX (724) 224-0575

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

www.albfcu.org

MEMBER NEWSLETTER



For the quarter ending September 30, 2022, 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%.

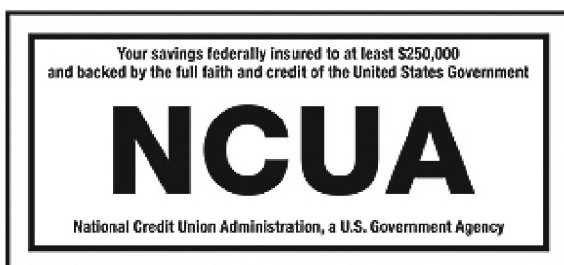
Please note that no dividends are paid on accounts which have a daily share balance under \$100.00.



Our Office will be closed

- October 10, 2022
- November 11, 2022
- November 24, 2022
- December 26, 2022
- January 2, 2022
- January 16, 2022
- February 20, 2022

**MAXIMUM MONTHLY
SHARE DEPOSIT
\$3,000.00**



IMPORTANT NOTICE

Allegheny-Ludlum Brackenridge Federal Credit Union will be conducting a member verification on the December 31, 2022 statements. See Next Newsletter for more information

CURRENT LOAN RATES

<i>New Auto and Motorcycle Loans</i>	<i>Up to 36 months</i>	<i>2.49%APR</i>
<i>Used Auto Loans:</i>	<i>37 - 84 months</i>	<i>2.99%APR</i>
<i>(Model years 2017-2021)</i>	<i>Up to 72 months</i>	<i>3.49%APR</i>
<i>Used Auto Loans:</i>	<i>Up to 48 months</i>	<i>5.00%APR</i>
<i>(Model years 2016 & Prior)</i>		
<i>Unsecured Loans</i>		<i>8.99%APR</i>
<i>Secured Loans</i>	<i>Up to 48 months</i>	<i>7.49%APR</i>
	<i>49-60 months</i>	<i>7.99%APR</i>
<i>Share Secured Loans</i>		<i>1.99%APR</i>

APR = Annual Percentage Rate

Rates are subject to change at anytime without notice.



NAME/ADDRESS CHANGE FORM

Simply complete, sign & return to credit union

Name _____

NEW Address _____

Account # _____

CHRISTMAS LOAN SPECIAL

To help enjoy your start to holiday shopping or even a getaway your credit union is offering you, our valued members a loan for up to \$2,500.00

so you can enjoy the low Christmas loan rate of **3.99% APR,**

Interest will begin on the day of disbursement but your first loan payment isn't due until January 13, 2023, the loan will be required to be paid off in 12 convenient payments. So take advantage of this special loan and get on your holiday shopping spree..

Applicants must meet certain loan requirements to be eligible for this loan.

APR = Annual Percentage Rate

NO LOANS DISBURSED PRIOR TO November 14, 2022

Please Contact the Credit Union to make sure you are not on the Escheat List

SPECIAL NOTICE

If you have an account that has been inactive for 3 years or more, the credit union must relinquish those funds to the state April 14, 2023

*Please call us to find out when your last transaction was done, so that we can activate your account
OUR ESCHEAT FEE IS \$100 PER ACCOUNT*