



# ALLEGHENY-LUDLUM BRACKENRIDGE FEDERAL CREDIT UNION

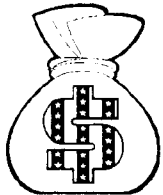
1131 BRACKENRIDGE AVENUE, BRACKENRIDGE, PA 15014

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

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

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

## MEMBER NEWSLETTER



For the quarter ending December 31, 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:

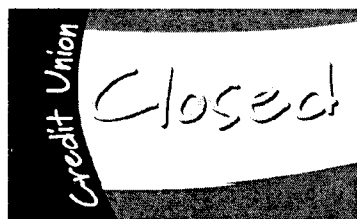
0.02% Nominal Dividend Rate on daily share balances of \$100.00 - \$5,000.00, with an Annual Percentage Yield of 0.02%.

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**

January 16, 2023

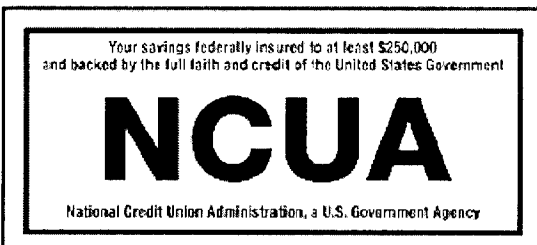
February 20, 2023

Office will also close at 1:00 pm on

April 7, 2023 for Good Friday.

**MAXIMUM MONTHLY  
SHARE DEPOSIT**

**\$3,000.00**



### Attention Attention

Attention all Allegheny-Ludlum Brackenridge FCU members, its that time of year again Annual meeting time. Saturday March 25, 2023. 12pm At Pioneer Hose Co. Brackenridge Please RSVP by Monday March 20, 2023

### CURRENT LOAN RATES

<b>New Auto and</b>	<b>Up to 36 months</b>	<b>2.49%APR</b>
<b>Motorcycle Loans</b>	<b>37 - 84 months</b>	<b>2.99%APR</b>
<b>Used Auto Loans:</b>	<b>Up to 72 months</b>	<b>3.49%APR</b>
<i>(Model years 2018-2022)</i>		
<b>Used Auto Loans:</b>	<b>Up to 48 months</b>	<b>5.00%APR</b>
<i>(Model years 2017 &amp; Prior)</i>		
<b>Unsecured Loans</b>		<b>8.99%APR</b>
<b>Secured Loans</b>	<b>Up to 48 months</b>	<b>7.49%APR</b>
	<b>49-60 months</b>	<b>7.99%APR</b>
<b>Share Secured Loans</b>		<b>1.99%APR</b>

APR = Annual Percentage Rate

Rates are subject to change at anytime without notice.

*Once a  
member,  
always a  
member.*

### NAME/ADDRESS CHANGE FORM

Simply complete, sign & return to credit union

Name \_\_\_\_\_

NEW Address \_\_\_\_\_

Account # \_\_\_\_\_

# **\*\*\*Notice\*\*\***

TO THE MEMBERS OF ALLEGHENY-LUDLUM  
BRACKENRIDGE FCU:

The Supervisory Committee recently distributed a notice to all members, requesting you to verify that the balances listed on your monthly statement at 12-31-22 are accurate. If you did not receive your verification statement, or if you find discrepancies on the statement, please contact the liaison for the Supervisory Committee at:

Antonia A Ficco  
CU Auditing Services LLC  
PO Box 184  
Forbes Road PA 15633

# **\*\*\*Notice\*\*\***

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