



ALLEGHENY-LUDLUM BRACKENRIDGE FEDERAL CREDIT UNION

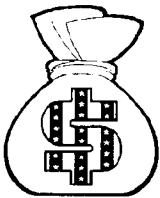
1131 BRACKENRIDGE AVENUE, BRACKENRIDGE, PA 15014

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 December 31, 2023, 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:

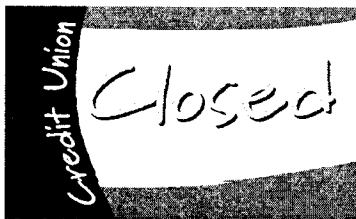
0.02% Nominal Dividend Rate on daily share balances of \$100.00 - \$5,000.00, with an Annual Percentage Yield of 0.02%.

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 \$75,000.01, 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 1, 2024

January 15, 2024

February 19, 2024

March 29, 2024

we will close at 1pm for

Good Friday

May 27, 2024

No MAXIMUM MONTHLY SHARE DEPOSIT

Subject to Change anytime without notice

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

IS YOUR ACCOUNT INACTIVE? EFFECTIVE SEPTEMBER 30, 2023. IF THERE HAS BEEN NO ACTIVITY IN THE LAST 12 MONTHS THERE WILL BE A \$5.00 PER MONTH FEE APPLIED. PLEASE CONTACT THE CREDIT UNION TO SEE WHEN YOUR LAST TRANSACTION WAS.

CURRENT LOAN RATES

New Auto and	Up to 36 months	3.99%APR
Motorcycle Loans	37 - 84 months	4.49%APR
Used Auto Loans:	Up to 72 months	4.99%APR
(Model years 2019-2024)		
Used Auto Loans:	Up to 48 months	6.50%APR
(Model years 2018 & Prior)		
Unsecured Loans		8.99%APR
Secured Loans	Up to 48 months	7.49%APR
	49-60 months	7.99%APR
Share Secured Loans		1.99%APR

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 # _____



**Allegheny-Ludlum Brackenridge Federal Credit Union's
77th ANNUAL MEETING**

Saturday, April 27, 2024

12:00 PM

Pioneer Hose VFC

124 Morgan Street

Brackenridge, PA 15014

BUSINESS MEETING ONLY

This meeting is held for the following purposes:

Present the Nominees from the Nominating Committee

Call for nominations from the floor

**Elect Directors and Credit Committee Members, and Transact any
other business that may properly come before the meeting**

Adjournment of the Meeting

**Admission is free; however, you MUST MAKE A RESERVATION so that
all attending members can be accommodated for properly. Simply
complete the form below and return to the credit union before April
22, 2024.**

**I will be attending the BUSINESS ONLY Annual Meeting of the Allegheny-Ludlum
Brackenridge Federal Credit Union on April 27, 2024.**

Name: _____

Account Number (Required): _____ **# of Attendees:** _____