



ALLEGHENY-LUDLUM BRACKENRIDGE FEDERAL CREDIT UNION

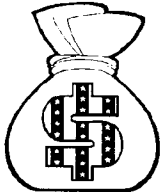
1131 BRACKENRIDGE AVENUE, BRACKENRIDGE, PA 15014

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

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

www.albcu.org

MEMBER NEWSLETTER



For the quarter ending September 30, 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:

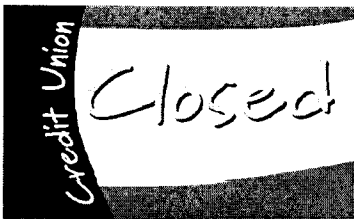
0.02% Nominal Dividend Rate on daily share balances of \$100.00 - \$5,000.00, with an Annual Percentage Yield of 0.02%.

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

October 9, 2023

November 23, 2023

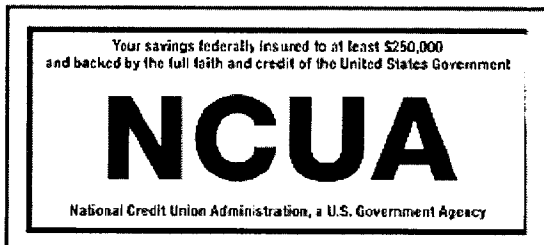
December 25, 2023

January 1, 2024

January 15, 2024

**No MAXIMUM MONTHLY
SHARE DEPOSIT**

Subject to Change anytime without notice



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 ar.d	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
<i>(Model years 2018-2022)</i>		
Used Auto Loans:	Up to 48 months	6.50%APR
<i>(Model years 2017 & Prior)</i>		
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 # _____

Holiday Loan Special

FROM YOUR CREDIT UNION

To help you start your holiday shopping, your credit union is offering you, our valued member, a loan of up to \$2500.00.

We are offering this special at only

4.99% APR

Yes, You Read That Rate Right!

NO payments will be due until January 15, 2024, when the loan will be required to be paid off in 12 convenient payments.

Take advantage of this special loan and make your Jolly Holly Season extra special!! Because with your credit union, you too, can Santa-sfy your holiday!

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

APR = Annual Percentage Rate

NO LOANS DISBURSED PRIOR

TO November 6, 2023

