

ALLEGHENY KISKI POSTAL FEDERAL CREDIT UNION

501 11th St., Room 206, New Kensington, PA 15068

Phone (724)337-3717 Fax (724)339-7346

Website: www.akpostalfcu.org

Office hours are Monday, Tuesday, Wednesday and Friday
9:00 AM until 4:00 PM. With the last transaction at 3:30 PM.

Thursday hours are 9:00 AM until 5:00 PM.

We will be closed the following dates:

Monday, January 16th and February 20th, 2012.

BOARD OF DIRECTORS

President: Bill Gestner Vice President: Albert Chamrad

Treasurer: Ray Kunz Secretary: Stephanie Farneth

Directors: John W. Clark, A. Eugene Nagle, and George Vasilopus

DIVIDENDS

Dividends are declared by the Board and paid quarterly. Your savings are federally insured up to at least \$250,000 and backed by the full faith of the United States Government.

\$100.00 - \$4,999.99	.30%	APY*	.30%
\$5,000.00 - \$19,999.99	.40%	APY*	.40%
\$20,000.00 and above	.50%	APY*	.50%

CD RATES

6 month .55% APY* 12 month .60% APY*

\$3,000.00 minimum deposit for CD. At least half new money please!

*Annual Percentage Yield

LOAN RATES

\$3.00 application fee on all loans

New Auto	as low as 4.0% APR*	Christmas	as low as 3.95%APR*
Used Auto	as low as 4.75% APR*	Vacation	as low as 8.5%APR*
New Hybrid Auto	as low as 3.75%APR*	Signature	as low as 13.0%APR*
VISA	11.9%APR*	Share Secured	as low as 3.95%APR*
1sr Mortgage	5.0% APR* We can loan up to 80% of the appraised value, fees and closing costs apply		
Home Equity	5.5% APR* We can loan up to 80% of appraised value, less any outstanding home loans, and fees apply		

*Annual Percentage Rate

ALLEGHENY KISKI VALLEY CHAPTER
SCHOLARSHIP CONTEST
3 WINNERS OF \$500.00

Applicants must be attending college, business, technical or trade school in the fall of 2012 to be eligible and a member in good standing with the Credit Union. Please contact our office if you would like us to mail you an application. All entries must be postmarked by February 28, 2012.

HIDING FROM YOUR HOLIDAY DEBT? WE CAN HELP!

We have extended our special Christmas loan rates for the next three months to help you get your bills back to an affordable payment. Terms are up to \$2,000.00 for 12 months at a rate as low as 3.95%! Let us help you!

YOU'RE INVITED!

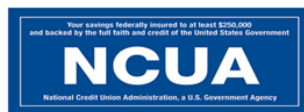
It's time for the 2012 Credit Union Annual Banquet!

Saturday, March 24, 2012

Clarion Hotel in New Kensington

Dinner served at 6:00 pm with meeting to follow. A cash bar will be available. Entertainment for the evening will be "Night at the Races." The cost is \$12.00 per person, children ages 5 and under are free. Please R.S.V.P. by Friday, March 16th, 2012. Also if you are interested in running for the Board, please submit your application letter to the credit union no later than March 14th, 2012.

NOTES Please remember to update your account information, especially if you have moved or changed your contact phone numbers. Contact the office for procedure to update your account. Also don't forget to make a transaction at least once a year to keep your account in an active status and avoid fees.



2012 Allegheny Kiski Postal
Federal Credit Union
Annual Banquet
March 24th, 2012
Reservations

Member _____

Member _____

Guest _____

Guest _____

Guest _____

Guest _____

Please R.S.V.P. by
Friday, March 16th, 2012
Cost is \$12.00 per person
Children 5 and under are free