

Allegheny Kiski Postal Federal Credit Union

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

Phone (724)337-3717 Fax (724)337-9346

Toll free phone 833-834-1418

WEBSITE: www.akpostalfcu.org

Upstairs office: Mon, Tues, Wed, Fri 9:00am-4:00pm, last transaction at 3:45PM

Thurs 9:00am -5:00pm

Teller window in lobby: Mon, Tues, Wed, Fri 9:00am-4:30pm, Thursday 9am-3:45pm, Saturday 9:00am-12:00pm



BOARD OF DIRECTORS

NMLS#1137633

President: A. Eugene Nagle Vice President: Al Chamrad Treasurer: Bill Gestner

Secretary: Stephanie Farneth Directors: John W. Clark, Russell A. Slahtovsky and Jodi Stadterman

DIVIDENDS: Dividends are declared by the Board and paid quarterly. Your savings are federally insured up to at least \$250,000.00 and backed by the full faith of the United States Government.

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|----------------------|------|------|------|
| \$100 - \$4,999.99 | .05% | APY* | .05% |
| \$5,000- \$19,999.99 | .10% | APY* | .10% |
| \$20,000 and above | .15% | APY* | .15% |

*Annual Percentage Yield

CD RATES

6 month .45% APY* 12 month .75% APY*

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

LOANS \$3.00 loan application fee applies

| | | | |
|-----------|----------------------|---------------|----------------------|
| New Auto | as low as 2.99% APR* | Christmas | as low as 5.0% APR* |
| Used Auto | as low as 3.99% APR* | Vacation | as low as 6.0% APR* |
| Signature | as low as 10.0% APR* | Share Secured | as low as 3.95% APR* |

1st Mortgage as low as 4.75% APR* We can lend up to 80% of the appraised value, fees and closing costs apply
Home Equity as low as 5.25% APR* We can lend up to 80% of the appraised value, less any outstanding home loan
*Annual Percentage Rate

The Credit Union offices will be closed the following dates: Monday, October 8th, Monday, November 12th, and Thursday, November 22nd. We will be closing at 1:00 pm on December 24th and closed December 25th. We will also close at 1:00 pm on December 31st and will be closed on January 1st, 2019.



The holidays are almost here again! Are you ready? If you're like most people, this time of year can put a huge dent in your finances. Let us help! We offer a special Christmas loan this time of year with a great interest rate. You can borrow up to \$2,000 for a one- year term with rates starting as low as 5.0%. Apply today!

Do you have our mobile app? It's easy to get started with it. You must be set up with our home banking to begin. Once you are in your account, go to the manage account tab, activate mobile device, name your device and then generate the activation key. Once you have done this, go to your app store and download the Allegheny Kiski Postal Federal Credit Union app. You will use the same password that you use for home banking. Type in the activation code and agree to the terms and you are all set! If you have any problems, give us a call or stop in and we can help!

If you are using our mobile app to make a mobile deposit, you must enable the camera on your phone. You must sign the back of the check and also write For Mobile Deposit Only Allegheny Kiski Postal FCU. We also have gotten feedback from members who are already using this service to make sure you are in a well lit area when taking the pictures of the check, otherwise the system may not accept it.

ATM user precautions are very important around the holidays. Criminals are on the look out for people to easily take advantage of. A few of the most important things to remember is to always be aware of your surroundings while at an ATM, do not display cash- pocket it immediately, and immediately report a lost or stolen card. Call us for a free brochure with a listing of all the precautions we recommend to cardholders. It is also important that we have up to date account information on file for your card in the event our fraud department may need to contact you to verify a transaction(s). If they are unable to reach you, your card may be blocked temporarily until they speak with you. This may cause declines on legitimate transactions you are trying to use your card for.

Are you traveling for the holidays? Plan on using your debit card? Call us to place a travel alert on your debit or credit card. This will help to avoid declines while you are away.

Is your account inactive? If you have not had any activity on your account in the last year, please make a transaction on your account to keep it in an active status. You may make a deposit (of any amount) or a withdrawal (of any amount). If your account has been dormant for more than 3 years, we may have to send your funds to the state so please contact us ASAP to avoid this action.

