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AMBRIDGE AREA FEDERAL CREDIT UNION

AMBRIDGEAREAFCU.COM

REGULAR HOURS:
MONDAY-FRIDAY
9:00 AM—4:00 PM

SATURDAY: 9:00 AM—1:00 PM

NEWSLETTER

April 2024

Issue: 103



Hello Spring!



MESSAGE FROM MY DESK

Dear Members,

Over past few years we have been looking to expand our membership. We are thrilled to announce that Freedom Area School District is now part of our AAFCU family. Welcome Bulldogs!! We are proud and excited to welcome this new group to our credit union, offering these new individuals all the benefits and great programs we have had in place for our Ambridge and Quaker Valley members!! Welcome to the family!

Spring has sprung! I'm sure you are like me, emerging from the doldrums of winter and looking to be outside making improvements or looking forward to some early traveling. We have short term loans available to help achieve your visions!

Looking to invest in your future? We can help you with that as well! Call, email, or stop in and see us for all your springtime financial needs!

Gary Ford

CEO

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UPCOMING CLOSINGS & TIMES

March 29th Friday	Good Friday open 9:00 to noon
May 27th Monday	Memorial Day
June 19th Wednesday	Juneteenth
July 4th Thursday	Independence Day

BOARD MEMBERS

- Angelo Pournaras—President
- Fritz Retsch —Vice President
- Ron Gonzales—Treasurer
- Josephine “Joie” Larrick, Denise Folino,
Joanne Gonzales, Kim Roppa



Welcome Freedom Area School District!



FOURTH QUARTER

DIVIDENDS

As reflected on the enclosed statement, the AAFCU paid a

0.15%_{APR}/0.15%_{APR}

dividend on all share accounts for the quarter ending March 31, 2024



LOAN RATES

RATES LISTED ARE APR ☺ AS LOW AS

Share Secured Loans—*4.99%

Signature Loans—*5.75%

Car Loans— *6.0% for 60 months
*7.2% for 72 months
*8.4% for 84 months

Car loans— Eligible for .25% discount with AAFCU auto pay

Home Equity Loans—please call for rates

*starting at

-subject to change-

WHO IS ELIGIBLE TO JOIN AAFCU?

- ◆ EMPLOYEES
- ◆ STUDENTS
- ◆ ALUMNI
- ◆ RELATIVES OF EMPLOYEES

OF:

- ◆ AMBRIDGE SCHOOL DISTRICT
- ◆ QUAKER VALLEY SCHOOL DISTRICT
- ◆ FREEDOM SCHOOL DISTRICT

NEW MONEY CD RATES

12 MONTHS @ 5.00%

18 MONTHS @ 5.25%

\$2000* Minimum (new money)

No Maximum

*2000 minimum NOT already on deposit at AAFCU

-subject to change-

DON'T FORGET!

SATURDAY HOURS ARE BACK!

9:00 am to 12:00 pm!

We're here to assist you!



How much financial benefit do members receive as part of their credit union membership?

According to the June 2021 Membership Benefits Report from CUNA (Credit Union National Association), the direct annual financial benefits of credit union membership amounted to \$109 per single member or \$229 per member household. The more you use your credit union for additional products and services, the more benefits you are likely to enjoy.

[*forbes.com/advisor/banking/benefits-of-joining-a-credit-union/](https://forbes.com/advisor/banking/benefits-of-joining-a-credit-union/)

SHARE THE GREAT NEWS OF AAFCU!



- ◆ Share with your family, friends and colleagues
- ◆ Share how the credit union provides personal, caring service unmatched by other financial institutions
- ◆ Share how the credit is a teacher based financial organization dedicated to helping you meet your financial needs and goals.
- ◆ Share all the products and services we offer—free checking, savings, Visa Credit cards, debit cards, mobile and online banking, bill pay, mobile deposit and so much more
- ◆ Share good news of Ambridge Area Federal Credit Union.