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AMBRIDGEAREAFCU.COM

REGULAR HOURS:

MONDAY-FRIDAY

9:00 AM—4:00 PM

SATURDAY: 9:00 AM—1:00 PM



AMBRIDGE AREA FEDERAL CREDIT UNION

NEWSLETTER

January 2024

Issue: 102

Happy New Year!

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SATURDAY HOURS

UPCOMING CLOSINGS

January 1st Monday	New Years Day
January 13th & 15th Saturday, Monday	Martin Luther King Day
February 17th & 19th Saturday, Monday	President's Day
March 30th & 31st Saturday, Monday	Easter

BOARD MEMBERS

Angelo Pournaras—President

Fritz Retsch —Vice President

Ron Gonzales—Treasurer

Josephine "Joie" Larrick, Denise Folino,
Tess Truskowski, Joanne Gonzales,
Kim Roppa

MESSAGE FROM MY DESK

Dear Members,

As we ring in 2024, we want to take a moment to express our gratitude for your trust and loyalty throughout the years. Your membership means the world to us, and we are thrilled to have you as part of our Ambridge Area Federal Credit Union family.

✿ **Wishing You Joy and Prosperity**

May this new year bring you joy, warmth, and cherished moments with your loved ones. As we reflect on the past year, we are grateful for the community all of you helped build.

📺 **Membership Benefits**

Check out our website or stop in our office and see how you can make the most of 2024 with special member benefits.

🤝 **Your Financial Partner in Every Season**

At AAFCU we are committed to being your reliable financial partner. Whether you're saving for the future, planning a getaway, or looking for ways to invest wisely, we're here to support you on your financial journey.

📅 **Upcoming Events and Closures**

Please take note of our hours and holiday schedule. We want to ensure you have all the information you need to manage your finances seamlessly during this busy time.

🔔 **Stay Connected**

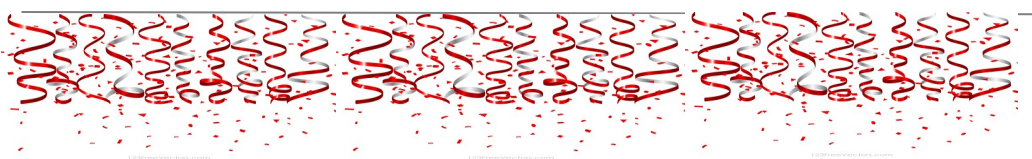
Follow us on social media for the latest updates, financial tips, and community news. Your feedback is invaluable, and we love hearing from you!

On behalf of the entire AAFCU team, we wish you a very Happy and Healthy New Year! Thank you for choosing Ambridge Area Federal Credit Union as your financial partner.

Warm regards,

Gary Ford

CEO



FOURTH QUARTERDIVIDENDS

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 December 31, 2023

LOAN RATES

RATES LISTED ARE APR & AS LOW AS

Share Secured Loans—*4.99%

Signature Loans—*5.75%

Car Loans—*5.50% for 60mo
*6.00% for 72mo

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

Home Equity Loans—please call for rates

*starting at

-subject to change-

NEW MONEY CD RATES

12 MONTHS @ 5.25%

18 MONTHS @ 5.50%

\$2000* Minimum (new money)

No Maximum

*2000 minimum NOT already on deposit at AAFCU

-subject to change-



Happy Retirement!

We wish to thank Tess Truskowski for her many years of service on the AAFCU Board. We are thankful for her dedication and hard work which helped to make our credit union successful. Best wishes and Good Luck in all your future endeavors Tess!

SATURDAY HOURS ARE BACK!

Beginning 1/1/2024:

Saturday hours will be

9:00 am to 1:00 pm!

Welcome Aboard!

Welcome to our new board member, **Ron Gonzalez**! Ron began his career as a computer programmer/analyst for Mellon Bank and Blue Cross Blue Shield. He transitioned into recruiting for Pittsburgh Technical Institute after being "Mr. Mom" to their three beautiful children. Finally, he worked in high school education as a substitute and teaching assistant until he retired in 2021. Ron says "I look forward to bringing my business experience to the AAFCU Board of Directors". We are fortunate to have you Ron!

We also welcome our new member representative, **Samantha Freed**. Samantha is a 2019 Ambridge graduate and a recent graduate from Penn State University with a degree in Biomedical Engineering. She has been a member of the Ambridge Area Credit Union since high school and is very excited to work here. With her academic background and communication skills, she's learned from previous jobs, she is eager to get to know all of the members and help them with their financial needs!

