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AMBRIDGEAREAFCU.COM

REGULAR HOURS:

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

AMBRIDGE AREA FEDERAL CREDIT UNION



NEWSLETTER

October 2025

Issue: 109

MESSAGE FROM MY DESK

Dear Members,

After 90 years of proudly serving the Ambridge Community, Ambridge Area Federal Credit Union is pleased to announce its decision to merge with New Alliance Federal Credit Union, 835 Merchant St, Ambridge Pennsylvania.

Our Board and leadership team believe this merger will benefit our members in numerous ways. It ensures the value of your membership will continue to prosper and develop. It provides us with a tremendous opportunity to add greater financial benefits to your membership, while providing us the opportunity to expand the products and services offered to you, enhance our ever-changing service technology, and increase the financial wellness and support of the Ambridge Area and surrounding communities.

New Alliance Federal Credit Union shares our values and commitment to members and together we can offer even greater opportunities.

New Alliance Federal Credit Union mission statement reflects this shared commitment: "We are people, enriching lives through our exceptional financial services, education and compassion. Our hearts, homes, families and friends are here, and we have a deeply vested interest in seeing the Pittsburgh region, businesses and organizations thrive. We promise to operate with integrity, honesty, fairness and compassion; give our best efforts, always and treat every member with respect."

Both Credit unions were founded in 1935 and have remained deeply committed to serving their members and communities. New Alliance Federal Credit Union was first started by a group of employees from a local steel mill, and Ambridge Area Federal Credit Union was founded by a group of local teachers. This partnership strengthens that commitment, ensuring that the people of Ambridge region will continue to receive the personalized service and trusted financial support that you have grown accustomed to receiving from us.

This merger represents an opportunity to expand the products and services available to our members, to include both Home Equity Loans and Lines of Credit, Business Accounts and safety deposit boxes while continuing to invest in the latest technological advancements to better serve our members. It will also provide easier accessibility by providing three additional branch locations in Ambridge, Center and Lawrenceville.

As you can see, at the heart of this merger is our unwavering commitment to you, our members. We are looking to build a stronger credit union that will continue to put people first and continue to provide the personalized service you have come to trust.

In the coming months, we will keep you informed about the merger process and the membership vote which is necessary to maintain forward progression.

We are grateful for your trust and support over the past nine decades, and we look forward to this next chapter with you as part of the New Alliance family.

With heartfelt appreciation and gratitude.

Ambridge Area Federal Credit Union Board Directors, CEO and Staff.



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 June 30, 2025

FALL HOLIDAY HOURS**Closed:**

Mon October 13th	Columbus Day
Tues November 11th	Veterans Day
Thurs November 27th	Thanksgiving
Fri November 28th	Black Friday

Christmas Hours

Weds December 24th Christmas Eve (9-1)
Thurs December 25th Christmas
Fri December 26th (9-12)
Weds December 31st New Years Eve (9-1)
Thurs January 1st New Years
Fri January 2nd (9-12)

LOAN RATES

RATES LISTED ARE APR & AS LOW AS

Share Secured Loans — *4.99%

Signature Loans — *7.75%

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-

NEW MONEY CD RATES

12 MONTHS @ 3.00%

18 MONTHS @ 3.10%

\$2000* Minimum (new money)
No Maximum

*2000 minimum NOT already on deposit
at AAFCU

-subject to change-

BOARD MEMBERS

Joanne Gonzalez—President

Angelo Pournaras—Vice President

Ron Gonzalez—Treasurer

Secretary—Denise Folino

Josephine “Joie” Larrick, Fritz Retsch,
Kim Roppa

ATTENTION MEMBERS

Notice of meeting of members of Ambridge Area Federal Credit Union

You will be receiving more information regarding the plan and proposal for merging of Ambridge Area Federal Credit Union
with New Alliance Federal Credit Union.

This notification will include a meeting notice along with a ballot to cast your vote.