



Serving Employees of Excela Health Corporation

Latrobe Area Hospital Federal Credit Union

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April 2018 Newsletter

Spring has Sprung!

CONVERSION

On March 1st, we switched to our new core processing system. When you stop in the office we will need to scan your drivers license into our new system. Please be prepared to help us update your profile.

Also, you will notice all accounts that qualify will be paid the current dividend rate at the end of March.

ONLINE BANKING

If you were already enrolled in online banking on the old system (before Feb 28, 2018), you will have to re-enroll. You will need to know your 4 digit member number to access the new logon screens. If you are having issues, please call the office. Your information might need updated. If you do not enroll and sign up for e-statements before March 31st you will be sent a statement to your home and will be charged a **\$1.00 FEE**.

We are now offering bill pay, mobile banking, remote capture, Apple pay, Samsung pay and Masterpass & online loan applications. If you would like to sign up for one of these services please contact the office.

MASTERCARDS

If you haven't received your new Mastercard for your checking account, please call the office. As of April 1st, there will be a \$10 charge to re-order your debit card if you haven't received it.

ANNUAL MEETING

Members are encouraged to attend our annual business meeting.

APRIL 16th 2018
3:30pm

Auditorium Room A

NEW MOBILE APP



We now have a mobile app located in your app store

- *Manage your money from your phone
- *Log in securely
- *Pay bills with your phone
- *Schedule one-time or recurring payments like utilities and/or loans
- *Deposit checks by snapping a photo
- *Transfer money between your accounts
- *View all of your transactions to maintain your budget
- *Keep an eye out for fraud

Hours of Operation

Mon., Tues, Wed and Fri.

8:00am to 3:30pm

Thursdays

7:00am to 5:00pm

Loan APR Rates * (as low as)

Model YR 2017 and Newer

3.00% * up to 72 mos.

2013 to 2016 Model YR

3.50% * up to 60 mos.

2012 and Older Model YRS

5.99% * up to 60 mos.

- *Motorcycle loans use the above rates*

Personal (Unsecured) Loans

\$500 to \$8,000**

8.99% * up to 60 mos.

Credit Cards (VISA)

\$1000 to \$5,000**

10.9% *

Shares Secured Loans

3.00%

CD Rates

Min. \$1,000 - 1 YR

.50% APY

Dividends (paid quarterly)

Accounts over \$25

.035% APY



* - APR = Annual Percentage Rate. Actual Loan rate is determined by the borrower's credit history & debt ratio. Rates will not exceed 18%. Rates are subject to change.

** - Maximum loan amount is determined by the borrower's credit history. Loyalty program qualifications = .50% off above rates for having an active checking account with debit card & .50% for having a Visa credit card.