

LAH FCU

Serving Employees of Excela Health Corporation

Latrobe Area Hospital Federal Credit Union

121 West 2nd Avenue
Latrobe, PA 15650
724-539-8820 — Fax: 724-539-8834
www.lahcreditunion.com



2018 Newsletter



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

It's never too early
to start your

Spring cleaning

with
1.99% APR
FOR 12 MONTHS

When you transfer an existing
balance to your credit union
credit card between 1/1/2018
and 3/31/2018, you'll receive a
promotional APR of 1.99% for 12
months.*

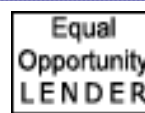
*Balance transfers completed 1/1/2018
through 3/31/2018 will receive 1.99% promotional
APR for 12 months from the date of first
balance transfer. After the promotional time
frame expires, remaining balances will migrate
to standard APR applicable on your account.
APR=Annual Percentage Rate

We are OPEN

Martin Luther King Jr. Day
Monday January 15th, 2018

Upcoming Core Conversion

On March 1st, we will be switching our core processing system. We are very excited about this change and can't wait to share these new processes with you. We will be able to offer so many new and exciting banking tools in the future such as bill pay and mobile banking. We ask for you patience as we learn these new systems and continue to serve you simultaneously. With this update, we will be utilizing more digital software in the office. We will need to scan your drivers license into our new system. Please be prepared to help us update your profile. We will also be switching our debit cards to Mastercard instead of Visa. All new cards will go active as of March 1st. If you have questions please call us. It will be a transition and we ask for your patience and understanding in the next upcoming months.



* - 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.