



Serving Employees of Excelsa Health Corporation

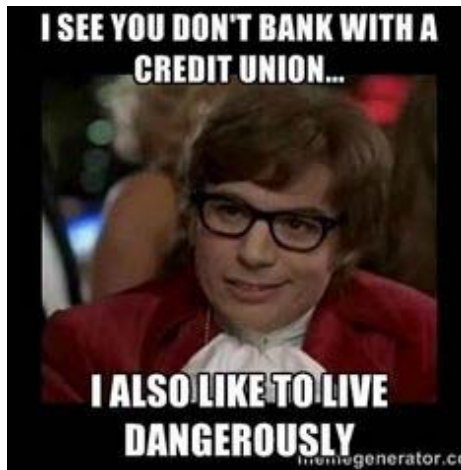
# June 2017 Newsletter

## Latrobe Area Hospital Federal Credit Union

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



### MEME CORNER



To All Debit Card Holders  
Effective May 11, 2017

#### Regarding International Transactions

Over the past several years we have experienced an abundance of counterfeit debit card fraud. These counterfeit cards have been mostly used in foreign countries. In addition to the EMV technology that we have implemented and the limit on the number/amount of transactions that can happen through our system, the Board of Directors and Management have decided to **block ALL foreign transactions when using your debit card**. In this day and age we, the board, try to protect and safeguard the members from these types of situations. This is just another step that we can make to try and eliminate the threats to our credit union. We are sorry for any inconvenience this block may cause but it will be for the betterment of the credit union as a whole.

#### Hours of Operation

Mon., Tues, Wed and Fri.  
8:00am to 3:30pm  
Thursdays  
7:00am to 5:00pm

#### Loan APR Rates <sup>\*(as low as)</sup>

Model YR 2016 and Newer  
3.00% \* up to 72 mos.

2012 to 2015 Model YR  
3.50% \* up to 60 mos.

2011 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

**SOAK UP THE summer AND SAVE**

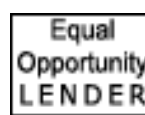
Transfer your existing credit card balance to our credit union credit card and save!

Receive a low summer rate of **1.99%** for 9 months when you transfer your current balance to our credit union credit card between June 1, 2017 and August 31, 2017.

\* Balance transfers completed 06/01/17 — 08/31/17 will receive 1.99% promotional APR for 9 months from the date of the first balance transfer. After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Contact the credit union for complete details.

APR=Annual Percentage Rate

At the end of 2016 we started our EMV chip roll out. If you are currently using your debit card & the design on the card is a FLAG, expect to see an EMV chip card in the mail. This is to help reduce fraud to you & the credit union.



\* - 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.