



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

The office will be closed:
**December 24th,
25th**
and
January 1st

Please use the night drop for any deposits or payments. These will be processed as soon as we get back in the office.



Please be sure to keep your information up to date with us. Anytime you have an address, phone number or name change let us know. Thank you

Please be advised that a couple fees are changing and will be in effect as of **January 1st, 2019**. Our **Courtesy Pay and Stop Payment Fee** will be **\$30.00**. Returned mail, we will charge **\$5.00 per envelope**, so please update your address if needed.

Don't forget to get ahead and start up your Christmas club for 2019



Enjoy Christmas paid for in advance!

Just a reminder that our **Privacy Policy** can be found on our website, www.lahcreditunion.com. Any questions just let us know.



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

3.50% * up to 72 mos.

2013 to 2016 Model YR

4.00% * up to 60 mos.

2012 and Older Model YRS

6.49% * up to 60 mos.

- *Motorcycle loans use the above rates*

Personal (Unsecured) Loans

\$500 to \$8,000**

9.49% * 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.