



Serving

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

Christmas club funds will transfer to your 01 Share Draft account as of October 1st!!



Apple Pay, Samsung Pay, and Master Pass are now available!

When attempting to enroll in mobile payments, you will be asked to contact our office to verify identity before a token will be issued for your DEBIT MASTERCARD (*this is debit card only*). Please keep in mind our office hours when calling for verification..



Open a new credit card between 10/1/2018 and 11/30/2018 and receive a special introductory rate of 0.00% APR* until 5/31/2019 on purchases and balance transfers.

*Accounts opened between 10/1/2018 and 11/30/2018 will receive 0.00% introductory APR** until 5/31/2019. After promotional time frame expires, remaining balance will migrate to standard APR applicable on your account. Contact the Credit Union for complete details.
**APR - Annual Percentage Rate

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Plan on using your debit card while traveling? Please notify us so the fraud protection department does not block your transactions. Also out of country purchases are not authorized!

Please be aware that as of September 1st our interest rates have changed. They are listed to the right in green.

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.