



# uswpfcu newsletter

Spring 2024 - Volume 26 Issue 2

Celebrating 50 years!

Ukrainian Selfreliance of Western Pennsylvania Federal Credit Union

Українська Федеральна Кредитна Спілка "Самопоміч" Західної Пенсильванії

## AUTO LOAN RATES \*

### NEW - USED - REFINANCE

Annual Percentage Rate (APR)

**5.49% - UP TO 36 MONTHS**

**6.49% - 37 to 60 MONTHS**

**6.99% - 61 TO 72 MONTHS**

\* Quoted loan rates are for well-qualified borrowers. Loan rates can be changed or withdrawn at any time. Call us for current rates.

### NOTIFY US OF ANY CHANGES IN YOUR ACCOUNT INFORMATION

Please notify us if you move or change your telephone number, email, or name. Returned mail will incur a fee of \$3 if mail is returned after a second mailing.

### ПОВІДОМЛЯЙТЕ НАС ПРО БУДЬ-ЯКІ ЗМІНИ В ІНФОРМАЦІЇ ВАШОГО РАХУНКУ

Повідомте нас, будь ласка, якщо ви переїхали, змінили адресу проживання, номер телефону, електронну пошту, ім'я або прізвище. За повернену після другої відправки пошту стягується плата в розмірі \$3.00.

## THE NEW USWPFCU VISA® DEBIT CARD

Now there is a convenient way to access your money with a credit union debit card. The debit card reduces the need to carry cash or checks to make purchases. Funds in your share draft (checking) account will be available for use in stores, online, and at an ATM (fees may apply) to withdraw cash. You can also get cash back at the point of sale.

You can contact us to open a share draft (checking) account and request an application for the new USWPFCU VISA® Debit Card. For further information, call us (412) 481-1865.

## НОВА ДЕБЕТОВА КАРТКА USWPFCU VISA® DEBIT CARD

Тепер є можливість отримати доступ до ваших грошей за допомогою дебетової картки кредитної спілки. Дебетова картка зменшує потребу носити готівку чи чеки для здійснення покупок. Кошти на вашому чековому рахунку будуть доступні для вживання в магазинах, в мережі Інтернет та в банкоматах (може стягуватися комісія). Ви також можете отримати готівку під час покупок в торговельних закладах.

Зв'яжіться з нами, щоб відкрити чековий рахунок і подати заявку на нову дебетову картку USWPFCU VISA® DEBIT CARD. Для отримання додаткової інформації телефонуйте нам за номером (412) 481-1865.

## Savings Rates

Share Dividends declared effective 12/31/23 rates given as APY- Annual Percentage Yield)

Rates are subject to change

**Share Savings :**

(\$5 & Up): 0.15%  
and Escrow: 0.05%

**Share Draft :**

(\$5 & Up): 0.05%

**IRA:**

(\$100 - \$10K): 0.15%  
(\$10K - \$50K): 0.20%  
(\$50K & up): 0.25%

**Share Certificates:**

(certificate rates APY effective 12/19/23 \$1,000 min.)

6-month: 1.00%  
1-year: 2.25%  
1-yr jumbo (>\$50K): 2.38%  
3-year: 2.50%

## Loan Rates\*

eff. 01/29/2024 rates given as APR-

( Annual Percentage Rate)

**Cars (New/Used/Refi.):**

5.49%\* up to 36 months  
6.49%\* 37 to 60 months  
6.99%\* 61 to 72 months

**Share-Secured:**

As low as 4.0%

**Secured by Certificate:**

2% over dividend rate

**Personal/Unsecured: (SPECIAL)**

As low as 8.74%\* up to 60 months- up to \$20,000

\*\*\*Loan rates are Annual Percentage Rate-APR

Quoted loan rates are for well-qualified borrowers. Rates may be adjusted based on your FICO credit score. Lowest quoted loan rate for auto loans and personal loans is based on a credit score of 720 or better. Loan rates can be changed or withdrawn at any time.

## Holiday Closings—2024

Good Friday (Julian) May 3

Memorial Day May 27

Juneteenth June 19

Independence Day July 4

## Personal Loans

# 8.74%\* APR

### Pay Off Credit Cards, Appliances and Furniture, Home Repairs

\*Rate is for 60 months. Rate is 12.5% APR for terms from 61 to 120 months. Loan rate and amount are for well-qualified borrowers as indicated in the section "The Better Your Score-The Better Your Rate."

## THE BETTER YOUR SCORE - THE BETTER YOUR LOAN RATE

Your score is the credit score based on information from your credit files reported by a credit bureau. USWPFUCU uses the Experian credit bureau and the score know as the FICO score. Lenders use credit scores to evaluate the potential risk posed by lending money to borrowers. Credit scores can also determine what borrower pays for credit based on this risk. Higher scores mean that borrowers are more likely to be approved and pay a lower interest rate for credit. On 11/28/12, USWPAFCU established "risk-based pricing" in order to reward borrowers with outstanding credit history and present credit opportunities for those with impaired or no credit history. The term "Rates As Low As" represents the lowest or base rate. Debt ratio (50% or less) and credit history are considered for all Grade Levels. Applicants with no credit history are assigned Grade Level C. The Rate Adjustment factor is added to the "as low as" quoted rate.

\*\*APR is Annual Percentage Rate. Quoted rates are fixed rates.

SCORE RANGE	GRADE LEVEL	RATE ADJUSTMENT	SIGNATURE LOAN LIMIT
720+	A	LOWEST*	\$20,000
680-719	B	+1.00	\$10,000
620-679	C	+2.50	\$5,000
580-619	D	+4.00	\$2,500

## CONTACT INFORMATION

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New Hours of Operation:

Mon/Tue/Thu: 9AM - 3PM

Wed: 9AM - 5PM Fri: 9AM- 3PM

Saturday 10AM-1PM

**EQUAL HOUSING LENDER**

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act



Your savings federally insured up to \$250,000 by the National Credit Union Administration, a US Government Agency..