

PITTSBURGH FIREFIGHTERS



FEDERAL CREDIT UNION



Newsletter

2nd Quarter

2011

Holiday Closings

Independence Day Mon. July 4th

Labor Day Mon. Sept 5th



Visa Info.

For balances and payment information call:
1-800-433-0505
or access your bryan bongiorni account online by logging on to www.ezcardinfo.com

2nd Quarter Statistics

ASSETS:	\$ 76,170,397
LOANS:	\$ 30,457,913
SHARES:	\$ 67,299,156
MEMBER:	# 5570

SUMMER PICNICS 2011

Sandcastle – Wednesday, July 13th

Ticket price is \$31.00
(includes food and beverages.)



Kennywood - Monday, August 1st.
R.A.D price \$22.00
Senior R.A.D. \$18.00

Tickets and mail in order forms are available at the Credit Union.



Look for your name hidden in this newsletter and call in to claim your prize!

Account Type Codes

01 – Shares	10 – Beneficiary IRA
03 – IRA Conversion	18 – Roth IRA
08 – Christmas Club	22 – Vacation Club
09 – Traditional IRA	24 – Share Draft (Checking)

IMPORTANT

Due to a recent "Debit" Card breach - all debit cards can only be used as "debit" and you must use your pin number. No member information was compromised. Please check your statements, notify the credit union immediately if you find any errors.

Regulation CC

Effective July 21, 2011 when you make a check deposit at the Pittsburgh Firefighters FCU , the first \$200.00 will be available the next business day (some exceptions may apply). The remainder will then be available based on the origination of the check.

500 South Main Street • P.O. Box 8577 • Pittsburgh, PA 15220-0577
Phone: (412) 928-8500 • 1-800-992-9593 • Fax (412) 928-8545 • www.pghffcu.com

RISK BASED PRICING



Home Equity Rates

First Lien 100% - 70% LTV

3 yrs.	Min. \$5,000.00	as low as 3.00%
5 yrs.	Min. \$7,000.00	as low as 3.25%
7 yrs.	Min. \$10,000.00	as low as 3.50%
10 yrs.	Min. \$10,000.00	as low as 3.75%
15 yrs.	Min. \$10,000.00	as low as 4.00%

Second Lien 95% - 65% LTV

3 yrs.	Min. \$5,000.00	as low as 3.50%
5 yrs.	Min. \$7,000.00	as low as 4.00%
7 yrs.	Min. \$10,000.00	as low as 4.50%
10 yrs.	Min. \$10,000.00	as low as 5.00%
15 yrs.	Min. \$10,000.00	as low as 5.50%

Minimum Refinance - \$3000.00. (New monies)

No closing costs as long as loan is held for 1 yr.

** Credit Disability and Single/Joint life insurance are available for purchase.**

New Vehicles/ *100% Financing on cars, vans, & trucks.

New Motorcycles

Must never have been titled in the past to be considered "New" Also, no more than 120 days on refinances to receive "New" rate.

3 yrs.	as low as 4.00%
4 yrs.	as low as 4.25%
5 yrs.	as low as 4.50%
6 yrs.	as low as 4.75%

Used Vehicles/ *NADA Value from 2011-2005.

Used Motorcycles

3 yrs.	as low as 4.25%
4 yrs.	as low as 4.50%
5 yrs.	as low as 4.75%

Used Vehicles *NADA Value from 2004 & Older.

3 yrs.	as low as 6.00%
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RV's 100% Financing for New

6 yrs.	as low as 5.00%
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RV's 80% Financing for Used

5yrs.	as low as 5.50%
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Visa

Classic – 12.15% - Limit range \$250.00 - \$7,000.00

Gold – 10.15% - Limit range \$5,000.00 - \$10,000.00

Debt Ratio of 38% or less required for Visa Gold Approval

Share Secured 100% - *Minimum refinance - \$1000.00

1-3 yrs.	3.00%
4-5 yrs.	3.25%
6-7 yrs.	3.50%

Personal Advance Up to 5 years

1 yr.	\$250.00-\$1200.00	as low as 11.50%
2 yrs.	\$1201.00-\$2400.00	as low as 11.50%
3 yrs.	\$2401.00-\$4000.00	as low as 11.50%
4 yrs.	\$4001.00-\$6000.00	as low as 11.75%
5 yrs.	\$6001.00-\$12000.00	as low as 11.75%

Special Personal Advances Up to 2 years.

1 yr.	\$250.00 – \$2000.00	as low as 6.50%
2 yrs.	\$2001.00 - \$4000.00	as low as 7.50%

New Boats – 100% Financing

6 yrs.	as low as 5.00%
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Used Boats 80% Financing

5yrs.	as low as 5.50%
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** The Annual Percentage Rate you receive will be within the range disclosed and is based on your Credit Worthiness**

As always, all rates are subject to change with every Board of Directors meeting.