



MSA EMPLOYEES FEDERAL CREDIT UNION

CRANBERRY
724-776-8689
CRANBERRY@MSAFCU.COM

RIDC
412-967-3123
RIDC@MSAFCU.COM
NCUA INSURED UP TO \$ 100,000.00

MURRYSVILLE
724-733-9141
MURRYSVILLE@MSAFCU.COM



Spring Newsletter
April 2008

E-STATEMENTS ARE HERE!

Tired of receiving paper statements?

You can now print your own statements from our web site (www.msafcu.com) anytime you want. Just log into our web site and click on E-banking and then login to Home Banking and then to Statements. It's that easy!

Not sure if you are signed up for Home Banking? Just call one of our branches and we will check your account.

Home Banking is a great way to view your account daily or to

transfer money from savings to checking. The form to sign up for E-statements is on our web site. Just print it, fill it out and send it in or fax it to us.

Any questions, don't hesitate to contact one of our branches.



Use your computer and Home Banking and print your statement

Holiday

<i>Memorial Day</i>	<i>Monday, May 26</i>
<i>Fourth of July</i>	<i>Friday, July 4</i>
<i>Labor Day</i>	<i>Monday, September 1</i>

VISA GIFT CARDS

GET THEM NOW FOR MOTHER'S DAY,

FATHER'S DAY

GRADUATION,

BIRTHDAYS,

TRAVELING

ANY SPECIAL OCCASION

ONLY A \$3.00 ACTIVATION FEE

WE NEED YOUR ID

To protect your identification and your account, we can now scan your drivers license. The next time you come to one of our offices, please bring your drivers license or photo ID and we will scan it into our system. It only takes a second to add protection to your account.



Governor Proclaims April as Financial Education Month

Gov. Ed Rendell of Pennsylvania has declared April to be

Financial Education Month, to encourage citizens to learn more about personal money management. "These are tough times for many families," Gov. Rendell said. "Mortgage payments are rising, health care costs are skyrocketing, and everyone is

paying more for basic necessities like food and gas. These economic pressures underscore the importance of knowing how to manage money wisely and make informed financial decisions."

This spring, The Office of Financial Education will launch a new curriculum to be used in libraries and other community

settings to teach personal financial management to families with children. Children 5 years and older should be learning about finance.

Does your child have an account at the Credit Union? If not, why not open one today and teach your child how to start saving and watch their money grow!



Stop by the MSA Employees FCU table at the MSA Company Picnic at Idlewild Park, Saturday, June 7
Prizes and Gifts!!

BY THE NUMBERS:

13.29% - Average credit card rate on March 13 for accounts that don't offer rewards.

16.6%- Of families with credit card debt pay only the minimum due every month.

29%- Of low and middle income households that attribute credit card debt to medical expenses.

51% -of U.S population with at least two credit cards.

\$19,000—Amount of money a typical credit card user has access to.

984- Million Visa and Master Card credit card and debit card accounts in the United States in 2006.



Check the numbers:

Are you really in credit card debt?
Need a loan to consolidate? We can help.

CHANGE OF ADDRESS FORM

NAME _____

ACCOUNT # _____

OLD ADDRESS _____

NEW ADDRESS _____

PHONE NUMBER _____

PLEASE FILL OUT THIS FORM WHEN YOU MOVE AND SEND TO THE CREDIT UNION AS SOON AS POSSIBLE. (MSA EMPLOYEES FCU, 121 GAMMA DRIVE, PITTSBURGH, PA 15238)

