



MSA EMPLOYEES FEDERAL CREDIT UNION

CRANBERRY
724-776-8689
CRANBERRY@MSAFCU.COM

RIDC
412-967-3123
RIDC@MSAFCU.COM
NCUA INSURED UP TO \$ 250,000

MURRYSVILLE
724-733-9141
MURRYSVILLE@MSAFCU.COM



Spring Newsletter

April 2009

Holiday Closings

<i>Good Friday</i>	<i>Friday April 10</i>
<i>Memorial Day</i>	<i>Monday May 25</i>
<i>Fourth Of July</i>	<i>Friday July 3</i>



2009 Annual

Dinner/Meeting

Saturday,

April 18, 2009

Hampton Banquet Hall

6:00 p.m.–10:00 p.m.

Members & Guests—\$20.00

Once a Member—Always a Member!!!!!!

WHY CREDIT UNIONS RULE

- Better interest rates on loans
- Personal loans are more likely.
- Lower fees.
- Fewer customers, better relationships.
- Fewer customers, so you're more important.
- No call centers. Credit Unions answer their own phones.
- You can be involved at a credit union.
- NCUA insurance (just like FDIC insurance) up to \$250,000.
- Less profit-driven.

You still have time to make New Years Resolutions about your finances that will help you and make a difference in your life the whole year long.

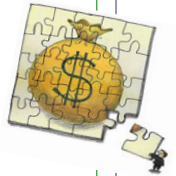
Make payments on time. By paying on time, you can avoid costly penalties.

Try to save 5% of your income. If that is too much, start with 1% and increase it as you can..

Limit your spending to what you know you can afford.

Use your credit wisely—it can actually pay to borrow for the right reason.

Use your credit union services. Remember they usually have lower loan rates and fees.



GO PAPERLESS—GO GREEN—USE E-STATEMENTS!!

E-statements have been here for a while—so why not go paperless if you haven't yet? It's free, easy and quick!

Go paperless and enjoy many advantages—

You will see your statement much sooner than waiting for the mail..It is ready for viewing the first of the month in Home Banking.

You will go green and help save the environment with no printing and mailing of statements.

You will never need to worry again about the statement getting lost in the mail, or having to shred it..

With the economy the way it is, you will help save in costs of printing and mailing as well.

Any questions, just call us and we will be happy to set you up or answer your questions.



CHECK THIS OUT—



CURRENT RATES:

VEHICLE LOANS: 6.25%

HOME EQUITY LOANS:

5 YEARS: 6.25%

10 YEARS: 6.75%

PERSONAL LOANS: 9.7%

CERTIFICATES:

6 MONTHS: 2 %

12 MONTHS: 2.25 %

18 MONTHS: 2.50 %

24 MONTHS: 2.75 %

CONTACT ONE OF OUR OFFICES FOR ALL DETAILS!

(ALL RATES SUBJECT TO CHANGE)

DON'T FORGET THAT WE HAVE VISA GIFT CARDS!

\$3.00

ACTIVATION

FEE

FREE CREDIT REPORTS:

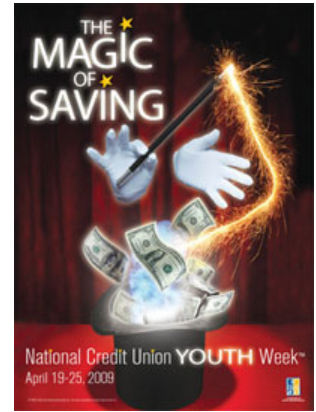
IT IS RECOMMENDED THAT YOU RECEIVE A FREE CREDIT REPORT FROM WWW.ANNUALCREDITREPORT.COM

OR BY CALLING (877-322-8228)

THIS WILL ALLOW YOU TO MAKE SURE THAT YOU HAVE NOT BEEN THE VICTIM OF IDENTITY THEFT OR THAT NOTHING SUSPICIOUS IS ON YOUR CREDIT REPORT.

REMEMBER~

ONCE A MEMBER ALWAYS A MEMBER!!!



Teach your children about money and how to save. Stop at you Credit Union Office and pick up literature for your child during National Credit Union Youth Week.

SLEEP WELL TONIGHT!

In this time of an uncertain economy, you can be sure that your money is safe at a credit union. The Federal Government has increased insurance coverage on your savings to \$250,000 effective October 3, 2008. The Emergency Economic Stabilization Act of 2008 increases federal savings from \$100,000 to \$250,000 until December 31, 2009. At this time, Congress will determine if it will become permanent. Your money at the Credit Union in savings, share draft/checking, certificate, and IRA's are all federally insured and backed by the National Credit Union Administration (NCUA) with money in a fund maintained by the U.S. Treasury. Funds in a federally insured credit union can be insured for more than \$250,000 depending on how your accounts are set up. Jointly owned accounts are separately insured up to \$250,000. NCUA coverage for credit unions is the same as FDIC coverage for banks. The funds are all backed by the "full faith and credit" of the U.S. Government. Credit Unions are examined regularly by either the NCUA or a state credit union government agency to make sure it is sound and is operating properly. Regulators hold credit unions to high standards. Your money is safe at your local credit union. Here at the MSA Employees Federal Credit Union, we have a 5 star rating by Bauer Financial and are here to service all your needs. Contact any of our branches or visit www.msafcu.com.



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)

