



MSA EMPLOYEES FEDERAL CREDIT UNION

CRANBERRY
724-776-8689
CRANBERRY@MSAFCU.COM

RIDC
412-967-3123
RIDC@MSAFCU.COM
NCUA INSURED UP TO \$ 250,000.00

MURRYSVILLE
724-733-9141
MURRYSVILLE@MSAFCU.COM



Summer Newsletter
July 2010

Holiday Closings

Labor Day Monday
September 6

Thanksgiving Thursday
&
Friday
November
25 & 26

Christmas 1/2 day
Thursday
& Friday
December
23 & 24

LOOKS WHAT'S NEW: ATM MACHINES!!

Locations: Ryan Lab Cafeteria, Cranberry Cafeteria, Murrysville Plant

Need extra cash when the Credit Union is closed or you are just in a hurry?

Transaction fee for MSA FCU Debit Card : \$.50

Transaction fee for others: \$ 1.50



WHAT ABOUT THIS 0% FINANCING?

LOAN RATES:

NEW & USED VEHICLE:

AS LOW AS 5%

**PERSONAL AND
CONSOLIDATION LOANS**

AS LOW AS 9.7%

**ASK ABOUT OTHER
AVAILABLE LOANS
AND QUALIFICATIONS!**

Cautions to look for when shopping:

0% may only be offered on slower-selling models.

0% may only be offered on vehicles with lower re-sale values.

There may be hidden costs in dealer financing.

You may sacrifice what you REALLY want for what the dealer has in stock.

You may pay more for the vehicle to earn the 0%.

Your present vehicle's trade-in value may be lower.

In many cases, you will be better off to take the rebate and then call us and ask what our TOTAL repayment of your vehicle would be at our LOW 5% to qualified buyers. Then compare this to your TOTAL repayment at the dealership without the rebate, but at 0%. Remember, too, if you have a vehicle loan at another financial institution, compare our rate of as low as 5% to theirs. We will be glad to pay it off and finance it here—saving you money. Just ask us how!



CHECK 21 AND FLOATING CHECKS

Check 21 Banking Law (Check Clearing for the 21st Century Act) was passed October 28, 2004 which affects everyone who writes checks. The Act permits banks to clear checks electronically instead of having to physically send the paper checks between institutions. This allows the bank to create what is called an Image Replacement Document, a digital equivalent of a check, and then destroy the original. This lets companies clear checks presented to them almost immediately! This means, you, as the consumer, no longer are able to enjoy any type of float on a check! If you write a check, there had better be money in the account to cover the check because writing a check and then driving to the bank to deposit money is no longer an option as the check may have already cleared! The result, is that you may end up bouncing more checks. Please make sure you have the money in your account before you write the check! If you have any questions on your balance, you can check it on Home Banking, or call one of our branches or stop in. Save yourself a lot of money and aggravation by making sure you have the money before signing on the dotted line!



2010 IDLEWILD PICNIC DRAWING WINNERS

\$50 WINNERS:

KYLEE CLARK
DAVE MEIXNER
KEITH TARDIVO



\$25 WINNERS:

JOE WASKO
JOHN LETTIERE

REMEMBER THE GIFT FOR ALL OCCASSIONS, THE

VISA GIFT CARD



Only a \$3.00 Activation Fee!
AND NO WAITING IN LINE!

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)

