



# MSA EMPLOYEES FEDERAL CREDIT UNION

CRANBERRY

724-776-8689

CRANBERRY@MSAFUCU.COM

RIDC

412-967-3123

MURRYSVILLE@MSAFUCU.COM

MURRYSVILLE

724-733-9141

RIDC@MSAFUCU.COM

## WINTER NEWSLETTER 2009



We are performing a verification of member accounts.  
In case of discrepancies, please notify:

Antonia A. Walter  
CU Auditing Services LLC  
433 Southfield Drive  
Greensburg, PA 15601  
toniwalter@comcast.net

### NEW RATES

#### CD RATES

6 MONTH .5 %  
12 MONTH .6 %  
24 MONTH 1.0 %

#### IRA RATE

1.75%

#### SHARES

.15% UP TO \$9,999.00  
.30% \$10,000.00 AND UP

#### VACATION CLUB

.15%

#### CHRISTMAS CLUB

.75%

#### VEHICLE LOAN SPECIAL

5.0%  
(for qualified buyers)

#### HOME EQUITY LOANS

5% FOR 5 YEARS  
5.75% FOR 10 YEARS

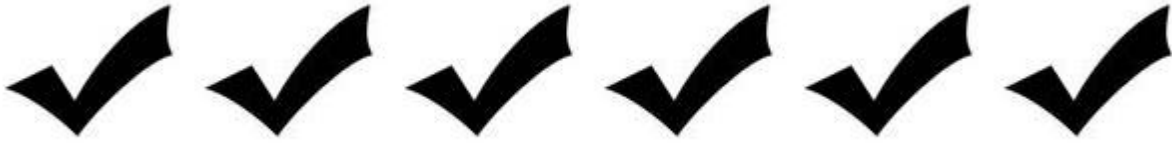
### *"HOLIDAY CLOSINGS"*

*Friday*  
*January 1, 2010*

*Friday*  
*April 2, 2010*

*Monday*  
*May 31, 2010*

Remember to get a  
VISA Gift Card for any  
special Occasion...only  
a \$3.00 activation fee  
and no waiting in line!!



**CHECK THIS OUT:**

NEED TO CONSOLIDATE YOUR BILLS----

GET A CONSOLIDATION LOAN FROM THE  
CREDIT UNION.

**RATES AS LOW AS 9.7% !!!!**

**DID YOU KNOW:**

MSA EMPLOYEES FEDERAL CREDIT  
UNION

HAS A VISA CREDIT CARD WITH ONLY

9.9% INTEREST?

***DO YOU HAVE ONE YET?***

**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)