

# FLASHPOINTS

A PUBLICATION FOR PITTSBURGH FIREFIGHTERS' FEDERAL CREDIT UNION MEMBERS



## Safe & Reliable Winter Driving

### Auto Loans as low as 3.75% APR\*

Winter in Pittsburgh can be challenging, especially when it comes to driving. Is your current car up to the task? If not, consider the benefits of a new auto. You're investing not only in your safety but also in comfort during the colder months.

### Drive Confidently:

**Reliability is key:** Choose a car that can handle snow and ice. We offer 100% financing on a wide range of winter-ready vehicles.

**Guaranteed Asset Protection (GAP):** Don't let winter accidents set you back. GAP covers the difference between your vehicle's value and what you owe should an accident occur.

### Affordable and Flexible:

**Low Monthly Payments:** Manage your budget with our competitive rates and customized terms.

### Ready to Upgrade?

Apply for an affordable Auto Loan today. Stop by, call us, or visit [www.pghffcuc.org](http://www.pghffcuc.org).

\*APR = Annual Percentage Rate. Rate effective January 1, 2024. Rates and terms are subject to change without notice. Actual interest rates, terms, and APYs are based on credit history as well as other factors.

## Information Update

Have you recently moved or changed your email? Please let us know so we can be sure you receive all necessary communications without delay. Also, updating your Driver's License information is essential to comply with regulatory requirements. Reach out to us with any changes – we're here to help!

## NEW YEAR, FRESH START!

### Balance Transfers Are A Smart Move To Pay Off Expensive Debt.

For many, the holiday season can mean accumulating debt on high-interest credit cards. If you went a little overboard, don't worry. Our Visa Balance Transfer Special offers both savings and relief!

- **New Cardholders:** Welcome aboard with an exclusive **0.0% APR\*** on balance transfers for the first six months!
- **Current Cardholders:** Save with a low **3.99% APR\*** on all balance transfers for 12 months.

### Post-Holiday Debt Relief:

Don't let leftover holiday debt be a financial strain. By transferring higher-interest balances to our Visa Credit Card, you can:

- **Consolidate Debt:** Combine all debts into one monthly payment for simplicity.
- **Lower Your Rates:** Paying less interest ensures more of your payment goes towards reducing your principal balance.
- **Ease Financial Stress:** A streamlined repayment plan eases the burden of multiple debts.

### Get A Fresh Financial Start!

Experience the relief and savings of managing one monthly payment. Apply today at [www.pghffcuc.org](http://www.pghffcuc.org) — or call us, and we can help you make the transfer.

\*APR=Annual Percentage Rate. The introductory 0% APR for new cardholders is good for six months. After six months, your rate will be as low as 7.99% APR. Actual Interest Rates, terms, and APRs are based on credit history as well as other factors. \*\*APR=Annual Percentage Rate. Special 3.99% APR balance transfer rate APR for existing cardholders is good for 12 months. After 12 months, your rate will be as low as 7.99% APR. Actual interest rates, terms, and APRs are based on credit history as well as other factors. See the credit union for complete details. Rates and terms are subject to change without notice.



## Maximize Your Tax Refund!

As tax season approaches, have your tax refund directly deposited into your Pittsburgh Firefighters Federal Credit Union account.

Direct deposit is the quickest way to get your refund. You'll avoid the wait for a physical check to arrive in the mail — and eliminate the risk of a lost or stolen check.

When filing, enter our Routing and Transit Number, 243084359, along with your Account Number. You can maximize your tax refund with Direct Deposit's convenience, speed, and security.



**PITTSBURGH  
FIREFIGHTERS'  
FEDERAL CREDIT UNION**

500 South Main Street  
Pittsburgh, PA 15220-0577

PRSR STD  
U.S. POSTAGE PAID  
MAILED FROM  
ZIP CODE 1512  
PERMIT NO. 10003

## COMING SOON:

- **Cards @ Once**  
*Instant issued Debit Cards in our office*
- **Pay By ACH & Cards**  
*Ability to pay loans or deposit by ACH or Cards*

More details to come.

## IN THIS ISSUE:

- Reliable Winter Driving
- Relief From Post-Holiday Debt
- It's Our Annual Membership Drive!
- Earn More With Our 12-Month Certificate
- Plus Much More

## It's Our Annual Membership Drive!

Become a part of something bigger with Pittsburgh Firefighters Federal Credit Union! Open to all City of Pittsburgh employees, our membership extends a warm welcome to those who serve our community. With prior approval this also now includes Fire and EMS workers paid in Allegheny County. Call for details.

### But that's not all – your family members can join too!

They'll experience the credit union difference with us: a community-focused approach where members are more than customers; they're partners in our success. With this cooperative approach, our members come first in every decision. Invite your family members to join, and let them experience the benefits of membership!



## Join Us! 89<sup>th</sup> Annual Meeting

Thursday, April 11, 2024, 4:30 PM

Gaetano's: 1617 Banksville Road, Pittsburgh, PA 15216

Join us for an informative session with a chance to meet our Board and Staff. We'll share our progress from 2023 and provide an update on future goals. We'll also hold the annual election for our Board of Directors.

Board members up for re-election for a three-year term are: Guy Zumpano & Allison Plutt. Nominations will be accepted until January 13, 2024. Reserve your seat today by calling 412-928-8500.

Office will close at 3:30 pm. If you have a nomination, please contact the Nomination Committee no later than 1-13-24. Michael Kreuger at 412-431-6609, Bernard Kieler at 412-343-3263, or Thomas Castle 412-821-1162. Nominations will not be accepted from the floor.

## Elevate Your Earnings

### Our 12-Month Share Certificate Special Is Paying 3.55% APY!\*

Unlock the potential of higher earnings with our 12-month Share Certificate, now offering an excellent 3.55% APY.\* With a minimum deposit of just \$5,000, this Certificate is an excellent opportunity to grow your funds securely. Please note that rates are subject to change, so act fast! For more information, call us at 800-992-9593.

\*APY= Annual percentage yield. The rate is effective January 1, 2024, and is subject to change. Certificates: interest is compounded monthly and paid at maturity. There is a 90-day early withdrawal penalty. The minimum investment is \$5,000. Other restrictions may apply. See us for details.

## Planning A Large Withdrawal?

Please notify the credit union a week in advance if you need a large cash withdrawal. We appreciate your cooperation!

## Holiday Closings

**Martin Luther King Jr. Day**

Monday January 15, 2024

**President's Day**

Monday, February 19, 2024

**Good Friday**

Friday, March 29, 2024

**Annual Meeting**

April 11, 2024 - Closed at 3:30 pm

**Memorial Day**

Monday, May 27, 2024



**PITTSBURGH  
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500 South Main Street  
Pittsburgh, PA 15220-0577

Phone: 412-928-8500

1-800-992-9593

Fax: 412-928-8545

www.pghffcu.org

Routing #: 243084359

### Lobby Hours

Monday – Friday 8:30 am – 3:30 pm

### Phone Hours

Monday – Friday 8:00 am – 4:00 pm

Visa Credit Card Info:

Balances & payment information

call: 800-433-0505

Lost/Stolen: 866-604-0381

Int'l: 727-570-4881

Lost/Stolen Debit Cards:

1-833-462-0798

Access your account online at  
www.ezcardinfo.com.

Sign up to our Home Banking site  
for single sign-on access to Visa.

**We will be updating a new and  
improved website in 2024!**

