

All Points Bulletin

**GREATER PITTSBURGH POLICE
FEDERAL CREDIT UNION**

1338 CHARTIERS AVENUE
PITTSBURGH PA 15220
PHONE 412-922-4800 FAX 412-922-7556

HOURS: Monday thru Friday 8:00am—4:00pm

www.pittsburghpolicefcu.com
email: creditunion@pittsburghpolicefcu.com



December 24th—Closing at Noon

December 25th—Christmas Day

December 31st— Closing at Noon

January 1st— New Years Day

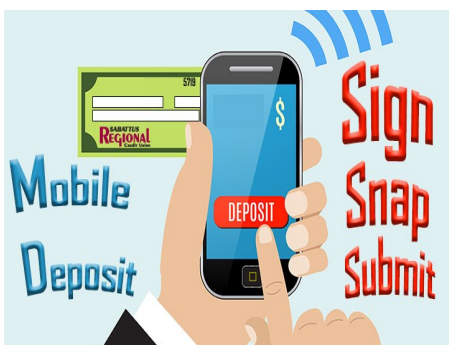
January 20th— Martin Luther King Jr.

February 17th—President's Day

For a limited time only GPPFCU will be offering a balance transfer rate of 3.99% APR



High credit card balances can take a huge chunk out of your budget when interest rates cause high minimum monthly payments. GPPFCU has a plan in place to help members clear debt without handing over most of their money in fees. There are NO balance transfer fees with a 3.99% APR for the life of the transfer. By offering a card with minimal fees and favorable terms, GPPFCU helps our members save money and wipe away existing debt faster. This promotion starts January 1st and will end February 28th. Call or stop in the office for more information.

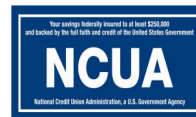


Deposits will be accepted once a day and deposited after 4 p.m.

Direct Deposit of Income Tax Refunds



The safe, easy, quick way to get your tax refund is to get IRS direct deposit. You will need the Greater Pittsburgh Police FCU routing number (243084249) and the checking account number (located at the bottom of your checks). This eliminates the risk of your refund being stolen or lost in the mail and you will receive your refund much sooner (usually within 10 days). Contact the credit union for assistance.



Did you know that we offer Home Equity Loans?

Some dream of a much-needed home makeover. Others dream of a well-deserved trip to paradise. Or maybe it's consolidating debt or paying for college.

Whatever your dream is, Greater Pittsburgh Police FCU can make it come true.

With a fixed rate and term, our home equity loan allows you to receive all of the funds up front and pay it back on a fixed schedule.

- Low Rates
- Terms up to 240 months
- Borrow what your comfortable with and you choose the term.

Rates as low as **2.75% APR***

Contact **Barb**, our Home Equity Representative for more information.

* APR= Annual Percentage Rate



6 Reasons To Balance Your Checkbook

1. **Merchants make mistakes too.** Most companies are honest; but like banks, they can make mistakes too. By balancing your checkbook, you can verify that the amount charged for a product or service is what you expected.
2. **Overdraft fees add up quickly.** Returned checks can be costly, typically \$5-\$35 or more for each. By balancing your checkbook each month, you're less likely to bounce checks or incur low balances or overdraft fees.
3. **Problem-solving is easier.** When a banking problem does arise, you will have no clue where to start investigating if you haven't balanced your checkbook recently. Those who make the effort to reconcile their registers regularly can simply look at the monthly's transactions and quickly see what is causing the discrepancy.
4. **The opportunity for fraud is multiplied.** Between debit card transactions, online purchases, and ATM withdrawals, the ways you can spend money have increased—and so has the opportunity for someone to hack your account or steal your identity.
5. **It can help with budgeting.** Keeping a close eye on the transactions in your checking account can also provide useful insights for how to budget your money. It helps to know exactly what your balance is to help control cash flow and reduce expenses.
6. **It can support your savings goals.** Managing your checking account balance routinely could help you save money on banking fees and prevent fraudulent transactions from ravaging your account. Coupled with the habit of budgeting you might even find extra funds to add to your savings account on a regular basis.

