

# All Points Bulletin

GREATER PITTSBURGH POLICE  
FEDERAL CREDIT UNION  
1338 CHARTIERS AVENUE  
PITTSBURGH PA 15220

PHONE 412-922-4800 FAX 412-922-7556  
HOURS: M-F 8:00am — 4:00pm  
www.pittsburghpolicefcu.com  
email: creditunion@pittsburghpolicefcu.com



October 11th– Columbus Day

Nov 11th– Veterans Day

Nov 25th-26th– Thanksgiving

Dec 24th– Office closing at Noon

Dec 31st– Office closing at Noon



## Holiday Skip-A-Pay 2021 Nov-Dec-Jan



### How does it work?

If you choose to skip a payment, your current due date will be advanced one month forward, just as if you paid. Interest will continue to accrue on your loan during the skipped payment period and your loan maturity date will be advanced one month forward. All items and conditions will remain the same and you'll resume your next regular payment.

### Are you eligible?

- You must be in good standing (not delinquent or have a negative balance) on any accounts, including those you may be a cosigner on.
- Loan must not have had a skipped payment under this program in the current calendar year.
- First payment is ineligible to be skipped

### Eligible Loans:

- New or Used Auto Loans
- Motorcycle/ATV/Personal Watercraft Loans
- Signature Loans

The following GPPFCU loan types are not eligible for the Skip-A-Pay program:

**Home Equity and Visa® credit cards.**

We must receive your request for Skip-A-Pay by the end of the month prior to due date.

### Is there a fee?

Yes, \$35 per loan will be needed before processing of the request.

Contact the office for more information. 412-922-4800 Option 1



Stay tuned for more information on the **87th** Annual Meeting.  
Details to come early 2022.

## **\*\*As the holiday season approaches, be aware of Phishing Scams\*\***

What to do if you suspect a Phishing attack: If you get an email or a text message that asks you to click on the link or open an attachment, answer this question: **Do I have an account with the company or know the person that contacted me?**

**If the answer is “No,”** it could be a Phishing Scam– do your research before you click on anything. Report to Federal Trade Commission at <https://reportfraud.ftc.gov/>

**If the answer is “Yes,”** contact the company using a phone number of website you know is real. Not the information in the email. Attachments and links can install harmful malware.

### **Sick of Clutter, Go Paperless! Statements and Receipts.**



### **Did you Know?**

When you become a member of the credit union your **immediate family members are eligible.** Spouse, Child, Mother, Father, Sister, Brother, Grandmother and Grandfather can become members. Contact a Member Service Representative for more information.

## **Take a Ride with GPPFCU**



No matter what type of vehicle you're looking to buy new or used, we make it easy to get the financing you need. With a wide selection of financing options and flexible terms, we can help you keep your monthly payments where you want them. The best place to start is getting pre-qualified. You'll feel more in control when you're at the dealership knowing what you have to spend and be able to negotiate a better price. Once you've found your new/used vehicle, we'll be ready with your financing to make your purchase a quick and smooth process.

- Wide variety of loans for new and used vehicles.
- Rates as low as 2.29% APR\*\*.
- You'll always receive a competitive rate, with no application fee when financed with GPPFCU.
- Loan Payment Protection Products – Protect your investment after you buy. Example: GAP, Life and/or Disability coverages.

\*APR– Annual Percentage Rate  
\*\* Rates are subject to change

## **Dormant Accounts**

At GPPFCU, we understand accounts go unused for many different reasons. You may have moved, changed jobs, or you may have simply forgotten you had an account with us. While we hope you continue utilizing our services, we want you to be aware of how an account can become dormant, which eventually leads to your funds being escheated to the State of Pennsylvania Unclaimed Property Division.

### **What causes an account to go dormant?**

- Dormant accounts are defined as accounts that have had no activity on shares/savings or loans for a period of 12 months or more.

What can you do to prevent your account from going dormant?

- A letter will be mailed to remind our Members to keep their account active by making at least 1 deposit, withdrawal, or transfer to their account per year.
- Set up direct deposit of your net check or a portion of it.
- Use your debit or credit card.
- Conduct regular transactions on your account or at minimum, once a year.
- Keep your contact information updated with us.