

financial pulse

All the financial news you need
from the Credit Union you can trust



Transfer Your High-Rate Credit Balances Power Your Possibilities With Each Swipe

MasterCard Credit Card Balance Transfers

1.99% APR* | Rates Thereafter **8.50% - 17.50%** APR*

First 6 Months For
Transfers Requested
By June 30, 2017

- ★ No Balance Transfer Fee
- ★ Reduce Debt Faster
- ★ More Financial Flexibility



Online Convenience!

Check balance,
transactions, payments,
and more via It's Me
24/7 online banking

Why Pay More? Transfer Now!

Use our secure online form at
chfcu.org/balancetransfer, or
call us at 412-650-2600.

Consolidate Your Debt And Save



Century Heritage
FEDERAL CREDIT UNION

*1.99% Annual Percentage Rate (APR) effective as of date of first transfer. Your APR, currently between 8.50%-17.50% based on your creditworthiness applies at end of 6 months. Multiple transfers permitted up to your credit limit. Offer invalid for paying on other Century Heritage accounts. No fee for balance transfers; interest begins accruing on transfer amount as of effective date. Transfer requests must be received by 6/30/17. Contact the credit union for details.

Your Curb Appeal Is About To Blossom

Home Equity Line Of Credit

Introductory

1.99%
APR*

For First 6 Months

Variable Rates As Low As

3.75%
APR*

Thereafter

NO FEES* | Up to \$300 in Savings!

Grab This Rate And Get Growing

Low Rate | No Closing Costs* | Fast Approval

Start making plans now whether you want to fund improvements to your home, need extra cash for education or vacation expenses, or prefer to tidy up your debt. However your garden grows, a rate this low from Century Heritage will help your plans blossom.

Apply Now!

Apply online at chfcu.org, call 412-650-2600, or stop by the credit union.



ACT NOW!

Offer Expires
May 31, 2017!

*Annual Percentage Rate (APR) of 1.99% will apply for 6 months upon an initial draw of \$5,000 or more on new lines of credit. Maximum LTV 85%. Your APR is based on your credit history and may be higher. After 6 months, any remaining balance plus subsequent advances are subject to a standard variable APR, currently 3.75%-6.25%. Variable rates are calculated by adding a Margin (interest percentage) to the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the 1st business day each month (the Index). The Margin, based on your credit, ranges from 3.75%-18.00%. The Home Equity Fee may be waived for \$20,000 or more in new money disbursed by 05/31/2017. Rates current as of 04/01/2017 and subject to change without notice. Call us at 412-650-2600 for rates and more information. Other restrictions may apply.

Chart A Course For Your Next Financial Destination

Happy Horizons Start At Century Heritage

- ★ Buying A Home
- ★ Starting A Family
- ★ Sending Kids To College
- ★ Retirement Adventures

Open A Certificate Today!

Visit chfcu.org, call 412-650-2600, or stop by a branch office today.

5-Year Share Certificate

2.00% APY*

- Low Minimum Deposit Of \$500
- Safe, Fixed Return
- Other Rates & Terms Available



*APY = Annual Percentage Yield. APY is accurate as of 3/15/2017 and may change without notice. Penalty for early withdrawal. Fees may reduce earnings. \$500 minimum balance must be maintained. Offer expires 5/31/2017. Contact us for more details.

Time For Family Adventuring!

Vacation Loans

Rates as low as **5.50%** APR*

Pack up and get ready to escape the doldrums of winter and enjoy some family exploring. Whether you have plans for a weekend excursion, a cross-country journey, or a trip to Tahiti – Century Heritage has an affordable Vacation Loan that lets you get the rest and relaxation you deserve.

Apply Now To Start Adventuring!

Online At chfcu.org | Call 412-650-2600 | Visit A Branch

*APR (Annual Percentage Rate) shown for highly qualified borrowers and includes a 0.25% discount for CHFCU checking account holders with direct deposit and auto pay. Your APR may be higher. APR is accurate as of 04/01/2017 and is subject to change without notice. Contact the credit union for details.



Sprint®



Get A \$100 Cash Reward For Every New Sprint® Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint.®



Here's How It Works:

- Members get a **\$100** cash reward for every new line when you switch to Sprint.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward every year for every line.

Here's How To Sign Up For Sprint Cash Rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

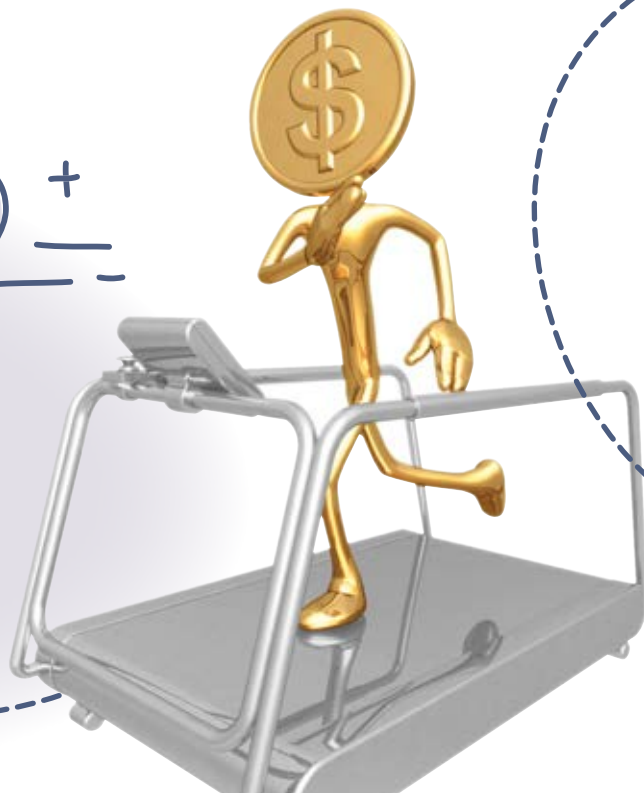
Switch Today!

Register and make the switch today. You'll save on your Sprint bill plus rack up cash rewards as a Sprint credit union member!

Financial CrossFit

"CrossFit" is a regimen designed to improve fitness and health.

Why not apply this mentality to your finances? Push yourself using functional, core money movements – think Savings, such as Share Money Market, Certificates, or Club Accounts. Set measurable goals with repeatable movements – like Direct Deposit, Payroll Deduction, and Bill Pay. And remember, getting fit doesn't start with running a marathon. Build momentum with the right tools and partners. Track your progress. Observe results – ooh, check out those pumped-up Share Dividends! Tweak your strategy along the way and enjoy flexing your new muscle. For more ideas on strengthening your financial fitness, buddy up with **Century Heritage**.



**Save
The Date!**
June 28, 2017!



Notice Of Annual Meeting

In accordance with Century Heritage Federal Credit Union's bylaws governing the election of directors, this notice is to inform you of the upcoming election at the annual meeting of members of Century Heritage at 5:00 p.m. on June 28, 2017 at our main office in West Mifflin.

The Nominating Committee of Century Heritage has proposed the following candidates to fill three pending vacancies:

Bill Barnett (Incumbent)

Bill retired from U.S. Steel as Accounting Supervisor in 1994 with over 35 years of service. He joined the Century Heritage board in 1995 and is currently serving as a director and Vice-Chairman of the board. He also serves as a member of the Asset/Liability and Business Lending committees, and as chairman of the Supervisory and Wage Policy committees. Bill is married with three children.

Jack Proksa (Incumbent)

Jack is a retired educator who has served as a Century Heritage volunteer since 1990. He currently serves as a Director and was formerly Chairman and Vice-Chairman of the board. Jack also serves as a member of the Governance, Nominating, Wage Policy, and Special Events committees, and is Chairman of the Strategic Planning committee. He is married with two children.

Will Buchanan (Incumbent)

Will is an attorney with the Pittsburgh firm, Burns White. He is a graduate of the Duquesne University School of Law. He began volunteering with Century Heritage in 2010 and joined the board in 2011. Will has served on the Supervisory and Nominating committees. He has also served as a Director, and is currently serving as Secretary of the board. He is married with two children.

Process

Nominations for candidates to fill these board seats may also be made by petition signed by at least 125 members of Century Heritage. The nomination must also include a brief statement of qualifications and biographical data, as well as an affidavit signed by the candidate stating that the contents are true and that he or she desires to serve as a director.

Nominations by petition must be submitted to the Board Secretary of Century Heritage at 700 Regis Avenue, West Mifflin, PA 15236, no later than 5 p.m. on May 15, 2017. If there is only one nominee for each position, the election will not be conducted by ballot and there will be no nominations from the floor at the annual meeting.

For the Century Heritage FCU Board of Directors,
William Buchanan



the pulse on rates

lower loans

loan type/term	APR as low as*
MasterCard® Credit Card	
Balance transfers only	1.99%
Home Equity Line Of Credit	
Intro rate for first 6 months	1.99%
Vacation Loans	
2 years	5.50%
New Auto Loans (2016/2017)	
2-3 years	1.82%
Used Auto Loans (2014/2015)	
Up to 5 years	2.34%
Motorcycle Loans (2016/2017)	
Up to 6 years	5.99%
Share Secured Loans	
1-2 years	2.55%
Unsecured Loans	
2 years	6.50%

super savings

deposit type/term	minimum	APY**
Certificates & IRA Certificates		
5-Year	\$500	2.00%
36-Month	\$500	1.50%
18-Month	\$500	0.85%
12-Month	\$500	0.70%
6-Month	\$500	0.40%
Savings Accounts		
Regular	\$5	0.05%
Club	\$5	0.05%
Money Fund	\$2,500 to \$24,999.99	0.10%
Money Fund	\$25,000 to \$74,999.99	0.20%
Money Fund	\$75,000 and greater	0.25%

*APR = Annual Percentage Rate; rates listed (except MasterCard) are discounted 0.25% for CHFCU checking account holders with direct deposit and auto pay plus an additional 0.25% discount for 80% LTV or less for collateralized vehicles. Your APR may be higher and is based on your credit. MasterCard rates range from 8.50% to 17.50% APR.

**APY = Annual Percentage Yield; rates effective as of 3/15/17. Fees may reduce earnings. Penalty for early withdrawal may apply.

2017 Holiday Closings

Memorial Day – Monday, May 29

Independence Day – Tuesday, July 4

Century Heritage FEDERAL CREDIT UNION

chfcu.org

mail@chfcu.org

Main Office

700 Regis Avenue
Pittsburgh, PA 15236-1425

Phone: 412-650-2600

1-800-232-0087

Fax: 412-650-3482

Open Monday thru Thursday
8:30 a.m. – 4:30 p.m.

Friday 8:30 a.m. – 6:00 p.m.

Saturday 9:00 a.m. – 12:00 noon

Branch Offices

9 South Second Street

Duquesne, PA 15110-1147

Phone: 412-466-2600

Fax: 412-466-3482

Open Monday thru Friday
8:30 a.m. – 4:30 p.m.

Saturday 9:00 a.m. – 12:00 noon

Olympia Shopping Center

4313 Walnut Street
McKeesport, PA 15132-6115

Phone: 412-751-2600

Fax: 412-751-3442

Open Monday thru Thursday
8:30 am – 4:30 pm

Friday 8:30 a.m. – 6:00 p.m.

Saturday 9:00 a.m. – 12:00 noon

Board Of Directors

Edward Skweres **Chairman**

William Barnett **Vice Chairman**

William Buchanan **Board Secretary**

Jack Soffa **Treasurer**

Patrick Grandinetti

Jack Proksa

Alphonza Robertson

Brandon George **Stand-by-Director**

Donald Kapolka **Stand-by-Director**

Robert Macus **Stand-by-Director**

Robert Sabol **Stand-by-Director**

Emergency Closings

In case of inclement weather, please call 412-650-2600 x121 to find out if the credit union is closed. For more information on upcoming events and community news, visit chfcu.org.

PRESORT STANDARD
U.S. Postage
PAID
Lehigh Valley, PA
Permit #550

Century Heritage
FEDERAL CREDIT UNION

700 Regis Avenue
Pittsburgh, PA 15236-1425

