

financial pulse

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



Finally a Holiday Credit
Card you can really
**sink your
teeth into!**



Savor The Savings With Every Swipe

Transfer high-rate balances and **SAVE** with a new CHFCU Mastercard!

Stop high-rate credit cards from taking a bite out of your budget. Savor the purchasing power you get from a new CHFCU Mastercard® credit card. Then enjoy splurging on some holiday treats, plus these extras:

- No balance transfer fee
- No annual fee
- No transaction fees
- Earn ScoreCard® Rewards points redeemable for merchandise, cash back, and more
- 25-day grace period on transactions

**Offer
Expires
12/31/17**

Mastercard Credit Card

4.99% Intro APR*
First 12 Months

As Low As
8.50% APR*
17.50% APR*
Thereafter

Compare These Department Store Cards** With Ours **BEWARE – You May Drop BEFORE You Shop!**

\$3,000 Card Balance	Target®	Kohl's®	Macy's®	CHFCU Mastercard®
Annual Percentage Rate	23.90%	24.99%	26.24%	4.99% Intro APR*
Your Interest Cost Over 12 Months	\$402.36	\$421.44	\$443.28	\$81.72

**SAVE
\$320 to
\$361**

**Apply Online Today And
Sink Your Teeth Into Sweet Savings!**

Visit <https://chfcu.org/holiday-credit-card>
Call (412) 650-2600 | Stop By The Credit Union

Century Heritage
FEDERAL CREDIT UNION

*Promotional 4.99% Annual Percentage Rate (APR) applies 12 months from date of an eligible transaction made between 10/1/17-12/31/17. Eligible transactions: For existing cardholders, balance transfers. During promo period balance transfers earn ScoreCard Rewards points; For new cardholders, purchases, balance transfers and cash advances. ScoreCard Rewards points earned on purchases only. Multiple transfers up to card limit permitted. No fee for transfers. Transfers of other Century Heritage balances ineligible. Interest on transfers begins to accrue on transfer date. APR between 8.50-17.50% based on your creditworthiness will be applied to the remaining transfer balance and new purchases after 12 months end. Approvals based on our underwriting standards, your credit and eligibility to become a member. Contact us for details. **Comparison done Sept. 2017. All trademarks property of their respective owners.

Get Your 1099-INT Form BEFORE The End Of January!

Important News Regarding Tax Form Delivery

Would you like to receive your 1099-INT tax form before the end of January 2018? With our move to Substitute 1099-INT forms, this is now a reality. Our new delivery method places your 1099-INT tax information in your hands quickly:

Paper Statements

Members who receive paper statements will get their regular December 2017 statement accompanied by the new Substitute 1099-INT form. Look for an envelope marked "Important Tax Information Enclosed." **You will not receive a separate 1099-INT form** later in the month since a Substitute 1099-INT form is included in your December statement.

Electronic Statements

All members enrolled in eStatements will need to access *It's Me 247* to view and/or print your 1099-INT information. **You will not receive a paper 1099-INT tax form in the postal mail.**

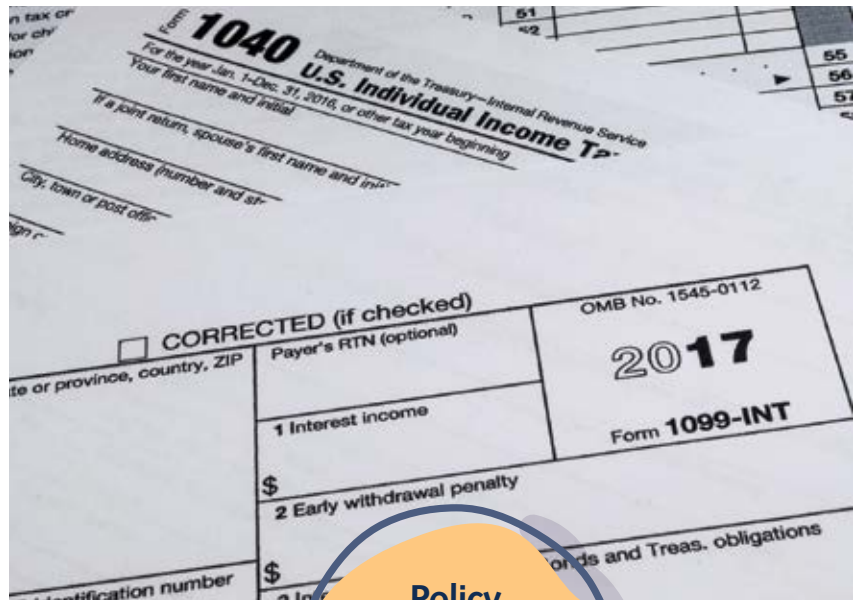
No Statements

For those individuals not receiving a December 2017 paper or electronic statement, your 1099-INT tax form will be mailed prior to the January 31, 2018 deadline.

Questions About The New 1099-INT Tax Form Delivery Method?

Call 412-650-2600 | Stop By The Credit Union

PLEASE NOTE: The IRS requires that 1098 forms be sent by postal mail.



Policy
Effective With
December
Statements



Step Away From The Piggy Bank!

Get the cash you need from a "WHATEVER" loan instead

Whatever Loans

Rates
as low as | **6.00%** APR*

Offer
Expires
11/30/17

Escape The Madness With A Loan That
Doesn't Force You To Break The Bank!

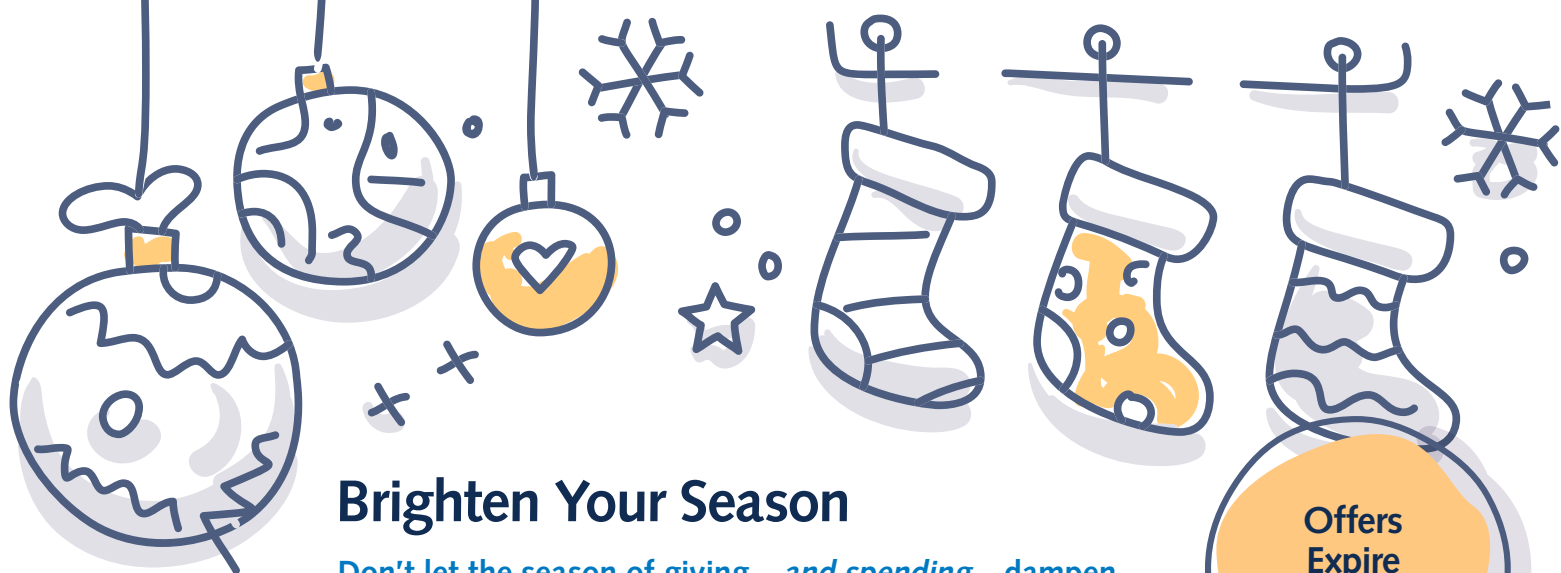
First, take a deep breath, then head to Century Heritage to ease your frenzy with our "WHATEVER" Loan. Whatever pickle you're in, whatever amount you need to borrow, this loan is insanely affordable and features a criminally low rate. Get the cash you need in a flash and peace of mind to boot.

Turn your crime scene into a dream scheme with a Century Heritage "WHATEVER" Loan!

Apply Online Now!

Visit <https://loans.itsme247.com/273/Home/Start> | Call 412-650-2600 |
Stop By The Credit Union

*APR = Annual Percentage Rate. Rate shown for qualified borrowers with a 0.25% discount for a CHFCU checking account with direct deposit and auto pay. Rates and terms may vary based on creditworthiness. Complete financing details are available at the credit union. Offer expires 11/30/17.



Brighten Your Season

Don't let the season of giving – *and spending* – dampen your spirits. Century Heritage has two great solutions to lighten your load and help you with extra expenses.

Offers
Expire
1/31/18

Get A Holiday Loan

Need some extra cash to get through the holidays? Apply for our Special Holiday Loan.

Holiday Loans

Rates as low as **6.00%** APR*
Up To 12 Months

- Affordable cash flow
- Borrow \$500 up to \$1,500
- Pay as little as \$129.10 per month

Skip-A-Pay**

Take a break from your current loan payment, and create more happy holiday memories.

\$35 | Per Skipped Payment

Free Up Cash When You Skip November, December, or January Loan Payments

Skip-A-Pay
Forms Now
Available
Online

Apply Online For A Holiday Loan Or To Skip A Pay

Visit <https://chfcu.org/holiday-loan> or <https://chfcu.org/holiday-skip-a-pay>

Call 412-650-2600 | Stop By The Credit Union

*APR = Annual Percentage Rate. 6.00% APR includes .25% rate discount for using both direct deposit and auto pay with your CHFCU Checking Account. Applications subject to credit approval. Other competitive rates and terms available based on your credit and underwriting guidelines. Rates and terms subject to change. The monthly payment of \$129.10 is based on \$1,500 borrowed at 6.00% APR for a term of 12 months. Minimum loan amount is \$500, maximum loan amount is \$1,500. Contact the credit union for details.

**You may choose to skip one or two (consecutive) months. No Skip-A-Pay request will be processed without fee payment. Mortgages, Home Equity Loans and Lines, Share-Secured Loans, Certificate-Secured Loans, and Credit Cards are ineligible. Requests are subject to a credit report review. Please contact a Loan Officer at 412-650-2600 for more information.



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

Offer Expires 12/31/17



Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

Benefits Of Home Equity Loans

Home equity loans are attractive to both borrowers and lenders. They allow you to borrow against the value built into your home, assuming that you have enough equity. Your "first mortgage" is the loan used to purchase your home. An equity loan is a type of "second mortgage." Since a home equity loan is secured by your home ("collateral"), it can be easier to qualify for a loan and to borrow larger sums of money. The percentage of your home's value available is called "loan-to-value ratio" (LTV) and varies by financial institution. Home equity loans are only approved if you can demonstrate an ability to repay. On the flip side, if you default on a home equity loan, the lender can take possession of your home – a process called foreclosure.

Key Borrower Benefits:

- **Lower rates** than unsecured loans and available with fixed rate (lump sum payout) and variable rate (borrow maximum amount, pay interest only on what you use)
- **Easy approval** even if you have less than stellar credit
- **Potential tax benefits** – interest costs may be tax deductible (check with a tax advisor)
- **Larger loan amounts** – borrowers can qualify for a relatively large loan compared to an unsecured loan since it's secured by a large asset (assuming you've built equity)

Flex Your Home's Muscle At Century Heritage

Pump Up Your Plans With Affordable Funding

Low Rate | No Fees* | Fast Approval

Borrow up to 85% of your home's value and open a low-rate Century Heritage home equity loan. Choose a variable or fixed rate and enjoy the flexibility of accessing your funds whenever needed. What plans do you want to pump up?

- Fall project
- Debt consolidation
- Winter vacation
- Prepare home for holiday visitors

Apply Online Now!

Apply at <https://loans.itsme247.com/273/Home/Start> | Call 412-650-2600

**ACT NOW
Expires
11/30/17!**



Home Equity Loans

Fixed term rates as low as | **3.10%** APR*

Variable line rates as low as | **4.00%** APR*

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

*Annual Percentage Rates (APR) shown are for well-qualified borrowers with 85% LTV on a fixed-rate home equity 36-month term loan or variable-rate home equity line of credit (LOC). As of 9/11/2017: fixed rate home equity loans range from 3.10%-6.38% APR; and variable rate LOCs range from 4.00%-6.75% APR and are subject to change but will never exceed 18%. APRs are based on your credit history and may be higher than rates shown. No additional rate discounts allowed. Property must be borrower's primary residence 1st or 2nd lien. Property insurance is required. Applications must be received by 11/30/17 and are subject to approval. Home Equity fee waived for new money loans of \$20,000 or more disbursed by 12/31/17. Offer subject to change without notice. Must qualify for membership. Other restrictions may apply. Call 412-650-2600 for details. CHFCU refs are excluded from this offer. NMLS# 462056

Don't Get Stuck Holding A Dud Stock

Tips To Avoid Getting Scammed

Why would a complete stranger give you a tip about a lucrative investment opportunity?

Well, the opportunity most likely doesn't exist. Have you received email or text messages touting a "hot" stock and directing you to a website for more information? Be cautious. Sounds like you're being targeted in a con's "pump and dump" scheme. By creating demand for the stock of a small, thinly traded company, hucksters pump up the price, sell their shares, and leave investors holding worthless stock. **Moral of the story:** if an investment opportunity sounds too good to be true, it probably is.

Avoid Scams By Keeping These Tips In Mind:

- Be skeptical when a flurry of promotions and press releases make exaggerated claims about a company's revenue, profits, and future stock prices, particularly without mention of investment risk.
- Research the company. Search the Internet for information on the company, its corporate officials, and major stakeholders. Changes to the company's name or business focus, indictments or convictions of officers, or investigative articles should make you wary.
- Read the SEC filing. The SEC's EDGAR database may have helpful information about the company. However, filing with the SEC doesn't make the company a good investment or ensure that financial information has been independently reviewed.
- Investigate trades. Stocks quoted in the over-the-counter (OTC) market instead of with a major exchange may trade infrequently and be extremely volatile. Further, companies typically don't have to meet any minimum standards for their securities to be quoted in the OTC market.



Learn More

Investing in stocks always involves some amount of risk, including loss of principal. Talk to **David Priore**, LPL® Financial Advisor, who can help you determine if the investment you're thinking about represents a legitimate opportunity.

Contact David Priore, CFP® Today!

Call 412-650-2600 x114 | Email david.priore@lpl.com
Visit CHFA.Financial/About

Securities and advisory services offered through LPL Financial, a registered investment advisor, member FINRA and SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Century Heritage Federal Credit Union and Century Heritage Financial Advisors are not registered broker/dealers and are not affiliated with LPL Financial.

Not NCUA Insured | No Credit Union Guarantee | May lose Value



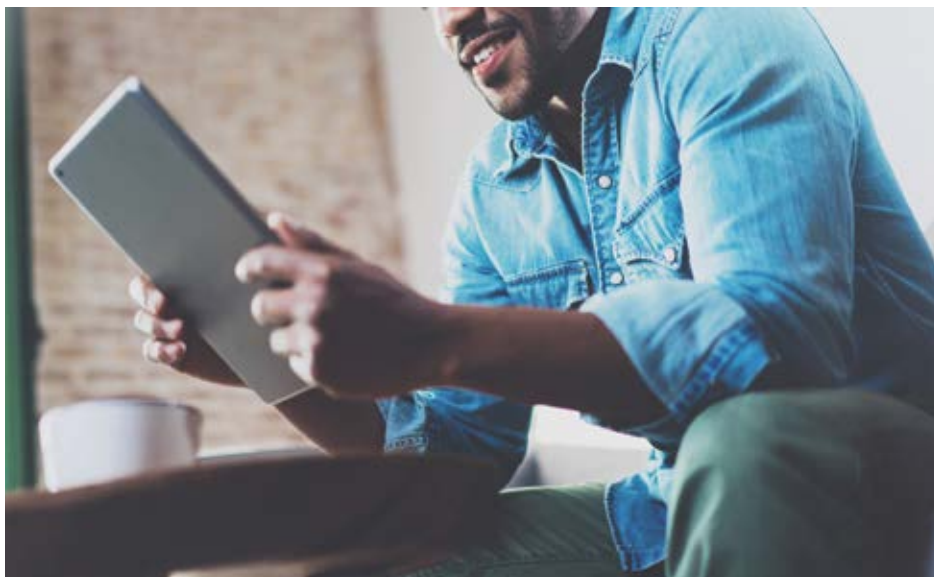
Because of the possibility of human or mechanical error by Wealth Management Systems Inc. or its sources, neither Wealth Management Systems Inc. nor its sources guarantees the accuracy, adequacy, completeness, or availability of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. In no event shall Wealth Management Systems Inc. be liable for any indirect, special, or consequential damages in connection with subscriber's or others' use of the content. LPL Tracking# 1-486471

© 2016 DST Systems, Inc. Reproduction in whole or in part prohibited, except by permission. All rights reserved. Not responsible for any errors or omissions.

Use Your Debit Card For A Chance To Win A Samsung® Tablet

Every time you use your Century Heritage Debit Card with a signature, you will be entered for a chance to win! *

One (1) Prize Winner will be selected on or about December 5, 2017 by a random drawing from all qualified entries received by a participating credit union between October 1, 2017 and November 30, 2017. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See Century Heritage for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.



the pulse on rates

lower loans

loan type/term	APR as low as*
Holiday Loan	6.00%
"WHATEVER" Loan	6.00%
Mastercard® Credit Card	
New Cards Only Intro Rate	4.99%
Home Equity Loans	
Fixed rate term	3.10%
Variable rate line	4.00%
New Auto Loans (2017/2018)	
2 years	2.49%
Used Auto Loans (2015/2016)	
Up to 5 years	3.09%
Motorcycle Loans (2017/2018)	
Up to 6 years	6.34%
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	1.60%
18-Month	\$500	1.25%
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	0.25%
Money Fund	\$75,000 and greater	0.30%

*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 4.99% to 17.50% APR; 4.99% APR is a 12-month intro rate for new cards opened by 12/31/17 only. HE and HELOC are based from 9/11/17 and can change at any time.

**APY = Annual Percentage Yield; rates effective as of 9/15/17. Fees may reduce earnings. Penalty for early withdrawal may apply.

2017/2018 Holiday Closings

Thanksgiving – Thursday, November 23

Christmas – Monday, December 25

New Year's Day – Monday, January 1

Martin Luther King, Jr. Day – Monday, January 15

Presidents' Day – Monday, February 19

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**
Patrick Grandinetti **Vice Chairman**
William Buchanan **Secretary**
Jack Soffa **Treasurer**
William Barnett **Director**
Jack Proksa **Director**
Alphonza Robertson **Director**
Brandon George **Associate Director**
Donald Kapolka **Associate Director**
Robert Macus **Associate Director**
Robert Sabol **Associate 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



17-00361 9/17 Marketing Partners (888) 641-1215



700 Regis Avenue
Pittsburgh, PA 15236-1425