

A & S Federal Credit Union's

# Platform

Vol. 8, No. 4

Visit us online at [www.asfederal.org](http://www.asfederal.org)

October, 2016

## Need Help For The Holidays??

### WE CAN HELP!!

## It's The "Pick Your Own Holiday Loan"!

We have several ways to borrow for the holidays. Look at what we are offering:

#### SAVINGS (SHARES) SECURED LOAN

ONE YEAR AT  
**1.25%\***

TWO YEARS AT  
**2.50%\***

THREE YEARS AT  
**3.50%\***



#### BORROW UP TO \$3,000 UNSECURED

ONE YEAR AT  
**3.99%\***

TWO YEARS AT  
**4.99%\***

THREE YEARS AT  
**5.99%\***

Decide what you need to borrow then call us  
to see how we can help you!!

*\*Annual percentage rate. Upon approval. Some restrictions may apply.*

# Stop In and Check Out All Our Services

Are you missing out on all the many services your credit union offers?? Are you paying more elsewhere? Are you not getting the personal service you deserve? Stop in at the A & S Federal Credit Union to check out all that we have to offer. Start taking advantage of our great services!!

## Don't Wait...Be Vigilant... Report Any Lost Cards or Fraud IMMEDIATELY!

Fraud and theft are an ever-growing problem. You are your own best line of defense. Following these tips and safeguards will help you protect your accounts.

- If your debit card or credit card are lost or stolen, call the credit union immediately. If the credit union is not open, we have phone numbers on both our website and by calling the office to hear our after-hours message. So be proactive. These phone numbers have someone available 24/7 to stop your card.
- Watch your account anytime with online and mobile banking. It is a free service and you can access your account 24/7. If you don't have online banking stop in and we will get you started.
- NEVER...we repeat...NEVER give your personal information to anyone unless initiated by you. If MasterCard or VISA contact you to verify a transaction (which may happen from time to time) they will NOT ask for your information, they will just verify transactions that are trying to be processed on your card.
- When using your debit card outside of Pennsylvania for certain merchants you MUST use as a debit card by using your PIN number. This is an added safeguard to verify the person using the card.
- ALSO, you can now change the PIN number on your MasterCard Debit Card at any time by using the ATM at our building.



Remember, keep watch but most importantly report any suspicious activity immediately.

# Don't worry 'bout a thing...

WITH DIRECT DEPOSIT  
AT YOUR CREDIT UNION

### Assets as of August 31, 2016

Shares .....	\$16,245,093.78
Loans .....	\$8,074,985.30
Assets .....	\$27,010,714.86
Total Membership .....	2650

## Holiday Closings

The A&S Federal Credit Union will be closed to observe the following holidays:

- Monday, - October 10th - Columbus Day
- Friday, November 11th - Veterans Day
- Thursday, November 24th - Thanksgiving Day
- Monday, December 26th - Christmas Day
- Monday, January 2nd - New Year's day

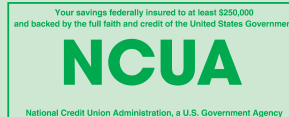
\* \* \* NOTE TO MEMBERS \* \* \*

The A&S Federal Credit Union now follows the Federal Reserve holiday closings. Please consult your newsletters, our website or contact the credit union for holiday closings.

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**A&S**  
Federal Credit Union

OFFICE HOURS:  
Monday, Tuesday, Thursday, Friday  
9:00 A.M. - 4:30 P.M.  
Wednesday 9:00 A.M. - 6:30 P.M.  
Online at [www.asfederal.org](http://www.asfederal.org)



This credit union insured by NCUA, (National Credit Union Administration).