

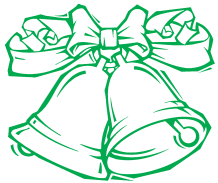
A & S Federal Credit Union's

# Platform

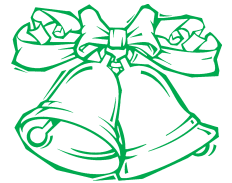
Vol. 10, No. 4

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

October, 2018



## SO MANY WAYS WE CAN HELP FOR THE HOLIDAYS AND MORE!



**WE ARE WORKING HARD TO MEET OR BEAT ANYONE ELSE'S  
LOAN RATES. SO DON'T BORROW ANYWHERE ELSE UNTIL  
YOU HAVE TALKED TO US!**

### **SIGNATURE LOANS UP TO \$3,000**

**One Year at 3.99% APR\***  
**Two Years at 4.99% APR\***  
**Three Years at 5.99% APR\***

### **SHARE SECURED LOANS**

**One Year at 1.25% APR\***  
**Two Years at 2.50% APR\***  
**Three Years at 3.50% APR\***

### **HOME EQUITY LOANS**

**Three Years at 2.49% APR\***  
**Five Years at 2.99% APR\***  
**Ten Years at 4.75% APR\***  
**Fifteen Years at 5.25% APR\***



**Let us help you. Stop, call or  
visit our website at [www.asfederal.org](http://www.asfederal.org)**

\*Upon approval. Some restrictions may apply. Filing fee may apply on home equity loans.

**[Call Today or Apply Online at asfederal.org](http://www.asfederal.org)**

# Take Advantage of our FREE Online Banking and Other Great Services

Start taking advantage of being able to access your account 24/7 with our free online and mobile banking services. You can also pay bills or transfer money. There are also links online to apply for a loan, order checks, find free ATM machines, and access your credit card information and more. Visit our website at [asfederal.org](http://asfederal.org) to take a look for yourself, then call or stop in the credit union for your application for online banking.

## AND DON'T FORGET ABOUT THESE OTHER GREAT SERVICES . . .

- Checking Accounts with no monthly fees and no minimum balance
- Savings Account insured by NCUA
- Christmas Clubs and Special Savings accounts
- Apps for online banking, debit cards and VISA credit cards
- Certificates
- Direct Deposit
- Debit Cards with access to surcharge free machines
- Home Equity loans
- Vehicle loans
- Personal loans
- IRA accounts
- VISA cards with available low cost life insurance
- Cashier's Checks
- Phone transactions for personal service
- Life and Disability Insurance available to purchase on loans
- Unbeatable customer service

Stop in to find out more or to take advantage of any of these services!

## Holiday Closings

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

- Monday, October 8th - Columbus Day
- Monday, November 12th - Veterans Day
- Thursday, November 22nd - Thanksgiving Day
- Monday, December 24th - Christmas Eve (Closing at 1:00)
- Tuesday, December 25th - Christmas Day
- Monday, December 31st - New Year's Eve (Closing at 1:00)
- Tuesday - January 1st - 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.

# This Is Worth Repeating Protest Yourself

You can be your best protection against fraud on your debit or credit card. Be vigilant and watch your account. If you see any transactions that you feel may be fraudulent don't waste any time. Take action immediately. And now with the mobile apps you have the ability to block your card 24/7. If your card has been lost or stolen or if you are certain any transactions are fraudulent you can call to have your card closed at any time. These phone numbers can be obtained by calling the office number where we have a recorded message with these phone numbers. They can also be obtained on our website. So don't wait . . . ACT IMMEDIATELY!!!



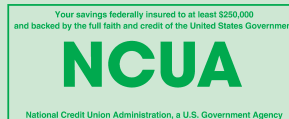
## Assets as of August 31, 2018

Shares . . . . .	\$17,296,042.37
Loans . . . . .	\$8,689,381.09
Assets . . . . .	\$28,368,167.92
Total Membership . . . . .	2606

This newsletter published quarterly by  
**A & S Federal Credit Union**  
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 (724) 375-0248



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).