

A & S Federal Credit Union's

Platform

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Visit us online at www.asfederal.org

October, 2019

Credit Insurance May Make Your Loan Payments When You Can't

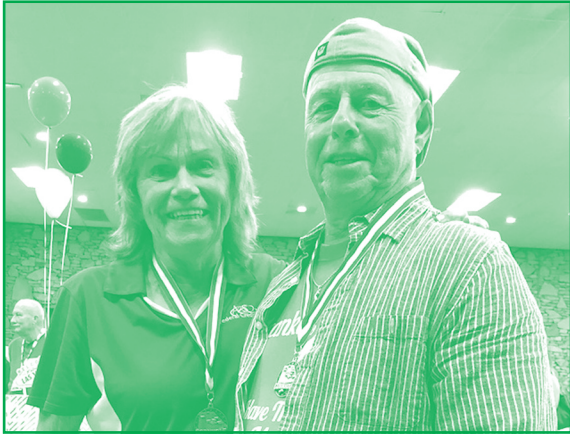
Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan payments against the unexpected such as a disability or covered life event could help you protect more than your finances. It could help lighten the burden for the people you care about. Insure your loan payments today so you can worry a little less about tomorrow.

There's no way to predict an injury, illness or other unexpected life event. You can take steps to protect your family if the unforeseen happens. Credit disability and credit life insurance may help reduce or pay off your covered loan or make your monthly loan payment, up to the policy maximum, in the event of a covered life event, injury, illness or death.

You decide which payments you want to protect and the monthly premium may be added to your loan. Coverage is designed to fit your lifestyle, it is totally voluntary, and it won't affect your loan approval. It's simple to apply for individual or joint coverage. You can sign up for credit insurance at your loan closing, or anytime you'd like. Call A & S FCU at 724-375-0248 to find out more.



CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Your purchase of MEMBER'S CHOICE® Credit Life and Credit Disability Insurance, underwritten by CMFG Life Insurance Company, is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the Group Policy for a full explanation of the terms.



John Morelli (President, Board of Directors) along with his wife Greer, won 1st place in the PCUA Fall Leadership Corn Hole Tournament on September 7th.

Our CD Rates Have Increased...Again!



6 MONTH CD – 1.25% APY

12 MONTH CD – 1.75% APY

24 MONTH CD – 2.25% APY

Rates are effective 7-18-2019 and are subject to change without notice; \$500 minimum deposit for all CDs; all dividends compounded semi-annually.

2019 Holiday Closings

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

Monday, October 14th - Columbus Day

Monday, November 11th - Veterans Day

Thursday, November 28th - Thanksgiving Day

Tuesday, December 24th - Christmas Eve (Closing at 1:00)

Wednesday, December 25th - Christmas Day

Tuesday, December 31st - New Year's Eve (Closing at 1:00)

Wednesday, January 1st, 2020 - New Year's Day

Reward Points Are Here!



We have been diligently working on our Visa credit card rewards program so YOU can earn cash, merchandise, or travel benefits with every purchase you make on your Visa Platinum credit card! Our rewards program is totally FREE...no program activation needed, no sign up fee and no fee to redeem your points. Don't have an A & S FCU Visa Platinum credit card? Apply online at www.asfederal.org, call us at 724-375-0248 or visit us today!

Assets as of August 31, 2019

Shares	\$17,524,505.98
Loans	\$8,403,986.96
Assets	\$28,873,453.79
Total Membership	2,369

This newsletter published quarterly by
A & S Federal Credit Union
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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

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



EQUAL HOUSING LENDER

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