

A & S Federal Credit Union's

Platform

Vol. 12, No. 1

Visit us online at www.asfederal.org

January, 2020

Let the Glimmer of the Holidays Transfer Into the New Year

By saving hundreds of dollars on your interest payments.



Transfer those high interest rate credit card balances to your A & S FCU Visa with a LOW INTEREST RATE of only 3.99% APR* with NO balance transfer fee!!!

Don't have our Visa credit card?

Apply online at www.asfederal.org, call us at 724.375.0248 or stop in and see us Monday - Friday 9:00 a.m. to 4:30 p.m. and Wednesday 9:00 a.m. to 6:30 p.m.

* Promotional rate good for nine month billing cycle; rate then converts to your standard credit card rate. Existing A & S FCU credit card balances cannot be transferred to the promotional rate.



We're on Facebook and Instagram!!

We've recently started a Facebook page and an Instagram page! This is a great way for our members to keep in touch with the credit union. Please LIKE and SHARE our Facebook page and follow us on Instagram! Just search for A & S Federal Credit Union.

Verification of Accounts

We are conducting our annual verification of accounts. Please review your statement carefully. If you have any concerns, please contact Scott Smith, Chairman of the Supervisory Committee, at 724-375-0613.

Update Your Info

In order to keep all of your contact info up to date, we may ask you to verify your address, phone numbers, and email address whenever you call or stop by the office. We appreciate you taking the extra moment of your time to update this important information.

Holiday Closings

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

- Wednesday, January 1st, 2020 - New Year's Day
- Monday, January 20th, 2020 - Martin Luther King, Jr. Day
- Monday, February 17th, 2020 - President's Day
- Friday, April 10th, 2020 - Good Friday
- Monday, May 25th, 2020 - Memorial Day
- Friday, July 3rd, 2020 - Independence Day (observed)
- Monday, September 7th, 2020 - Labor Day
- Monday, October 12th, 2020 - Columbus Day
- Wednesday, November 11th, 2020 - Veterans Day
- Thursday, November 26th, 2020 - Thanksgiving Day
- Thursday, December 24th, 2020 - Christmas Eve (Closing at 1:00)
- Friday, December 25th, 2020 - Christmas Day

CHRISTMAS LOAN SPECIAL

BORROW \$3,000 @ 3.99% APR FOR 12 MONTHS**

**Additional terms and rates available; loan approval based on normal underwriting guidelines

Instant Debit Cards Are Now Available

We now have the capability to produce debit cards in our office, so there's no more waiting 7-10 days for your card!^ Call us or stop by the office for more details.

^\$15 fee may apply

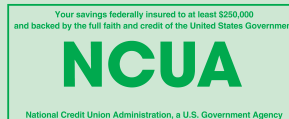
Assets as of November 30, 2019

Shares	\$17,757,245.07
Loans	\$8,889,571.41
Assets	\$29,883,285.98
Total Membership	2,607

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A & S Federal Credit Union
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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



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