



**American
Pride**
Credit Union

Pride NEWS



SUMMER EDITION 2019

American Pride Credit Union • 1431 Valley View Boulevard • Altoona, PA 16602

Phone: 800-925-6382 • 814-946-3045 • Fax: 814-946-4232

Email: memberhelp@americanpridecu.org

www.americanpridecu.org

BEST MONEY TIPS FOR COLLEGE GRADUATES

(or anyone in their 20's)



1. SAVE AT LEAST 20%-25% OF YOUR PAYCHECK, and then blow the rest having as much fun as you can. Try to escape living paycheck to paycheck as quickly as possible to build a guilt-free future! If available, set up a payroll deduction with the Credit Union for a painless savings method.

2. START TRACKING YOUR MONEY & INVESTMENTS IN ONE PLACE, EVEN IF YOU DON'T HAVE MUCH MONEY. Whether you choose an app to do this or keep your own records, monitoring your savings and investment returns consistently will motivate you to save more.

3. BUILD BETTER MONEY HABITS. Monitoring your expenses is a good way to eliminate excessive spending and build better habits. Your first few weeks will require mindful spending, but within a month, you'll build a habit that will last a lifetime!

4. DON'T WAIT FOR THE PERFECT JOB, IT PROBABLY WON'T COME QUICKLY. Move to the city where the job is you want and start making connections. A vast majority of life's opportunities come through personal connections.

5. TAKE RISKS. Don't be afraid to make mistakes. It's how you'll learn and grow. Most people have a least a few jobs before they get comfortable with a career.

6. MINIMIZE YOUR BIGGEST EXPENSES (HOUSING, EATING, AND COMMUTING). Do everything you can to live rent-free, share living expenses or maybe even buy something. Learn to cook and eat in while you save up and occasionally treat yourself to eating out. Check out options for public transportation, ride sharing or riding a bike!

7. START INVESTING, EVEN IF YOU HAVE STUDENT LOANS. Utilize employer matching programs for 401k investing whenever possible or invest in IRAs (individual retirement accounts) if that makes more sense for your situation. These early efforts to save for the future.

8. EVALUATE THE BENEFITS OF CONSOLIDATING AND/OR REFINANCING YOUR STUDENT LOANS. Research balances and current rates on your existing loans and what rates are offered for refinancing.

YOU'RE ALWAYS A WINNER WHEN YOU BORROW FOR ANY GOOD REASON AT AMERICAN PRIDE CREDIT UNION!

Lucky 7s

APPLY ONLINE AT
WWW.AMERICANPRIDECU.ORG
BECOME A MEMBER TODAY
AND GET \$100

GET UP TO \$7,000.00
AT A LOW RATE OF
7.00% APR!**

*($\$7,000.00 @ 7.00\% \text{ FOR } 60 \text{ MONTHS} =$
 $\$138.59 \text{ PER MONTH}$)

**Normal credit standards apply.
Membership Eligibility required. Cannot be
used to refinance any existing APCU debt.
"Lucky Sevens" is not a game of chance.

DOUBLE YOUR TAKE
Joint borrowers may
qualify for up to
\$14,000.00!***



**ANYONE CAN APPLY – OPEN TO ANYONE WHO LIVES, WORKS,
WORSHIPS OR ATTENDS SCHOOL IN BLAIR OR BEDFORD COUNTY**

American Pride Credit Union • 1431 Valley View Boulevard • Altoona, Pa. 16602 • (814) 946-3045 • www.americanpridecu.org



If you are continuing your education or are still in school, go to our website at americanpridecu.org and click on the loans links to get more info about our student loans from our partner Sallie Mae.





HOME EQUITY LOAN PROMOTION

3.99% APR

- Terms up to 20 years
- No Credit Scoring
- Application Fee Waived

PLUS...

REFINANCE

Move your current home equity loan with another lender to the American Pride Credit Union and get all closing costs waived!¹

BUNDLE & SAVE

Open a credit union Visa credit card with a 3.99% APR intro rate, a credit union checking account with debit card, and set up automatic payment for your new home equity loan and get all closing costs waived!²

1. Minimum refinance amount - including additional cash out - to get all closing costs waived is \$50,000.00. Appraisal fee will be charged if loan does not close. Promotion is not available for refinancing of a current American Pride Credit union home equity loan. 2. Minimum amount to borrow under the "Bundle and Save" promotion is \$35,000.00. Visa card Intro rate is in effect for 12 billing cycles and regular rate will be determined by your credit history and credit score. Appraisal fee will be charged if loan does not close. Normal credit standards apply. Promotion is for a limited time and may be withdrawn without notice.



Coming in August our electronic bill payment service will now feature "QuickPay" - pay your bills by voice command through any Amazon Alexa-enable device. Stay tuned!



**American
Pride
Credit Union**

1431 Valley View Boulevard
Altoona, PA 16602

 **Summer News**

- Inside:**
- Home Equity Loan Promo
 - Lucky 7s!
 - Best Money Tips for College Graduates