



**American  
Pride**  
Credit Union

# Pride News

SPRING 2019

1431 Valley View Boulevard  
Altoona, PA 16602  
800-925-6382  
814-946-3045  
Fax 814-946-4232  
E-mail: [apcu@atlanticbbn.net](mailto:apcu@atlanticbbn.net)  
[www.americanpridecu.org](http://www.americanpridecu.org)

## Holiday Closings

Memorial Day  
Monday, May 27th

Independence Day  
Thursday, July 4th

## VISA CONTACTLESS CARDS COMING SOON

Within the next few months, the credit union will be rolling out all new VISA "contactless" EMV chipcards. These cards use an electronic chip embedded on the card that will allow you to "Tap and Go" at any store which has a compatible card reader. No more swiping or inserting your card. The security on these cards is much more advanced than plain EMV chip cards alone and will make your shopping faster and easier. Watch for more news about this exciting new advancement in credit cards in the coming months.

To apply for a credit union Visa card, please go to our website at [www.americanpridecu.org](http://www.americanpridecu.org) or call (814) 946-3045.



## DEBIT CARD CHANGES PUT YOU IN CONTROL



New this month is an added feature to your credit union debit card alerts feature. If you have a credit union debit card you can go to our web site and click on **Account Guard Alerts and Registration** and sign up to be notified of any activity on your cards. You can choose to be notified by text, e-mail, or both. In addition, you will now be able to log in to the same site and either turn off or turn on your card at will. If you suspect your card is being abused, is lost or stolen, or you just don't want anyone to access that card, you will be able to shut it off or turn it back on anytime. This will give you instant protection and security from fraud.

Go to our website at [www.americanpridecu.org](http://www.americanpridecu.org).

## Spring Loan Rates

Home Improvement and  
Home Equity Loans

AS LOW AS  
**3.85%** APR

New/Used Auto

AS LOW AS  
**3.25%** APR

Call or apply online at  
[www.americanpridecu.org](http://www.americanpridecu.org)!



**Credit union members get cash with no strings attached.**

Your rewards are here. Members get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines. No strings attached — just cash.

**Here's how to get cash rewards for every new line you activate with Sprint:**

1. Add a line to your new or existing Sprint account and mention that you're a credit union member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Cash rewards will be deposited directly into your credit union account within six to eight weeks.



**Already a Sprint customer?** Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

**Get cash rewards!** Visit [LoveMyCreditUnion.org/Melvin](http://LoveMyCreditUnion.org/Melvin) to learn more.

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

## Convenience Services

### E-Statements

Get your account statements within 48 hours after month-end. Sign up on our home banking page and we'll notify you by e-mail when they are ready. We even store several years' worth online for you.

### Mobile App

Download our mobile app from Google Play or Apple and get the convenience of 24/7 access to all of your banking information. You can even add other credit cards and track them as well. And best of all with our Remote Deposit feature, you can take a picture of your checks and deposit them electronically. Sweet!

### Home Banking

Real time 24/7 access to your accounts from your desktop device, iPad or tablet. Manage your accounts effortlessly and even apply for a loan without leaving the home banking site.

# Announcing!

## The 2019 Annual Meeting & Election of Officers

Wednesday, June 12, 2019 • 6:00 pm

The School House • 801 S. Kettle St. (rear entrance) • Altoona, PA 16602

This year's annual meeting will consist of the business meeting followed by the election of officers. There is no cost to attend the business meeting. The nominating committee has entered the following individual names as candidates for two board vacancies:

**Nick F. Spallone** (*incumbent*)  
*Current President*

**Ted L. Glunt** (*incumbent*)  
*Current 1st Vice President*

Anyone who is interested in running for board office and would like a listing of qualifications, please contact the nominating committee in care of the credit union.

## E-SERVICES MAKE YOUR LIFE EASIER



To help make your life easier and make doing business with your credit union more convenient, we have a Suite of e-services (electronic services) to fit all of your needs. If you don't have time to visit the office, e-services can be a way for you to do your banking on your schedule, and not worry about trying to get to the office before closing time. Some of the new e-services are:

- **E-Signature:** Apply for a loan online and sign the papers by our secure e-mail service. It's safe and convenient with password protection and the funds can be deposited into your account here or sent to any other institution.
- **Online Membership:** If you want to become a member or sign up a family member you can just visit our website at [www.americanpridecu.org](http://www.americanpridecu.org) and click on "Become a Member" to complete a membership application and sign the documents by using "E-signature."
- **Current Members:** If you are a current member and want to buy a certificate, open a new checking account or add services like a debit or credit card, just go to our website and click on "New Members Add Services" and complete your transaction whenever you want.
- **Originating Depositor:** The credit union can set up a savings plan, payroll deduction or loan payments to and from the credit union with our new designation as an Originating Depositor with the Federal Reserve Bank.
- **Online Payments:** You can now make loan payments or pay any credit union fee using an approved debit or credit card from any bank. You can even set up recurring payments. Simply click "Make A Payment" from our website and follow the easy prompts.

## WHY A CREDIT UNION CAR LOAN? *Why, you ask? Just take a look!*



1. **Lower interest rates** – Depending on where you're shopping, your Credit Union interest rates can be as much as 1 percent lower than banks. Think of the money you'll save on the interest. *Current rates on new or used car loans are as low as 3.25% APR\*.*
2. **Community ties, personalized service** – your Credit Union is closer to you and your community. In addition, we can exercise more flexibility with underwriting. Your unique situation is more likely to be heard with us!
3. **User-friendly loan process** – We strive to make the application process quick and easy. You can apply over the phone, online, or sometimes even at the dealership.
4. **Credit unions have many other benefits** – Because of our unique structure whereby our members are owners, profits go back to our members. Because of that, we can offer lower costs on other products, too, including mortgages, home equity loans, unsecured personal loans and credit cards. We are focused on educating our members so you can get advice on the financial options that are best for your situation.
5. **Payment convenience** – Chances are if you're already a Credit Union member, all or a portion of your paycheck is deposited here automatically. Adding your loan payment to the distribution of your direct deposit or payroll deduction will make your life easier!
6. **Car loans are a huge part of what credit unions do** – Don't be surprised if an auto dealer refers you to your credit union before a bank. Lending money to our members for their need is what we do!

\*Annual Percentage Rate to qualified borrowers.

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

800-925-6382 • 814-946-3045 • Fax 814-946-4232 • E-mail: [apcu@atlanticbbn.net](mailto:apcu@atlanticbbn.net) • [www.americanpridecu.org](http://www.americanpridecu.org)