

# Your Money Matters

Summer 2022

The Newsletter for Members of Valley 1st Community Federal Credit Union

## SPRINGTIME PROJECTS? Your home can provide all the money you need!

- Use your home equity to borrow at one of our lowest financing rates, **as low as 4.50% APR.\***
- Make home improvements, buy a car or boat, take a vacation, or pay off other debt.
- **Save money** and take advantage of this offer for any project or **PURCHASE!**

See inside for details

### In This Issue:

- Cash In On Your Equity
- Upgrade Your Ride
- Pittsburgh Travel Tips
- eZCard Benefits
- Meet Our Scholarship Winners
- Holiday Closings
- Plus Much More!



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Monessen, PA 15062

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## Holiday Closings

**Memorial Day**  
Monday, May 30, 2022

**Juneteenth**  
Monday, June 20, 2022  
(observed)

**Independence Day**  
Monday, July 4, 2022

**Labor Day**  
Monday, September 5, 2022

**Columbus Day**  
Monday, October 10, 2022

**Veteran's Day**  
Friday, November 11, 2022

**Thanksgiving Day**  
Thursday, November 24, 2022

**Christmas Day**  
Monday, December 26, 2022  
(observed)

**New Year's Day**  
Monday, January 2, 2023  
(observed)

## Update Your Information

Have you moved recently? Or have you changed your phone number or email address? For the safety and security of your account information, it is imperative that you notify the credit union of these changes. It is important to have all up-to-date contact information on file. Please verify your address, phone number and email with us.

## Take Along a Valley 1st Community FCU VISA Credit Card On all Your Summer Adventures!

- As low as 8.99% APR\*
- No Annual Fee or Balance Transfer Fee
- Up To \$15,000 Credit Limit
- Reward Points
- Debt Protection Available

### Use your card for all your summer needs!

Travel, secure hotel reservations, pay for meals, purchase theme park tickets, and more! Your Valley 1st Visa Card is always a safe and convenient choice – and costs much less than other cards out there.

Stop in or apply online at [www.valley1st.org](http://www.valley1st.org). Your family deserves some fun this summer!

\*APR = Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice.



## Share The Benefits Of Membership!

We are a non-profit, member-owned, financial institution that serves anyone who lives, works or worships in the communities of Rostraver Township, Donora, Monessen, Sewickley Township, East Huntingdon.

## Branch Locations

**Monessen Branch**  
815 Schoonmaker Avenue  
Monessen, PA 15062  
Phone: 724-684-8875  
Fax: 724-684-4133

**Hours:**  
Monday – Friday  
8:30 am – 4:30 pm

**Rostraver Branch (Inside Wal-Mart)**  
100 Sara Way, Rostraver, PA 15012  
Phone: 724-929-6002  
Fax: 724-929-6005

**Hours:**  
Monday – Friday  
10:00 am – 6:00 pm  
Saturday  
9:00 am – 1:00 pm



## Cash In On Your Equity

Spring is the perfect time to leverage your home's equity. Using your equity as collateral, you'll receive an excellent fixed rate and lucrative borrowing amount — making it easy to finance any need. You'll rest easy knowing your payments will never change.

### Fixed Rate Home Equity Loans As Low As 4.50% APR\*

Home values have increased, making it an ideal time to borrow. Access up to 85% of your home's LTV (appraised value less your first mortgage) – with loan amounts of up to \$150,000.

### Springtime Uses:

- Remodel your kitchen, bath, or add a bedroom.
- Build a deck, porch, or inground pool.
- Pay for college, buy a car, or consolidate debt.
- Enhance your summer with a boat, camper, or RV.
- Buy a vacation home or travel the world.



Call 724-684-8875 or visit [www.valley1st.org](http://www.valley1st.org).

\*APR = Annual Percentage Rate. Rates effective as of 4/1/2022 and subject to change without prior notice. Your rate may vary based upon term, your credit history, and credit score. Ask us for complete details



## Upgrade Your Ride

Trade up to something more reliable, fun, or affordable.



Dependable transportation isn't something to gamble with; our vehicles get us to work, school, the doctor, and the grocery store. They're also part of our fun, relaxation, and summer road trips. If your car isn't providing the value or comfort you deserve, see us for a low-cost loan — and start shopping!

### Auto Loans as low as 3.00% APR\*

- Terms up to 84 months
- 125% financing available
- Same-day loan approvals
- Easy preapprovals for bargaining power

Love the car you have? See us for an easy refinance.

We'll see if you qualify for a lower rate — and lower monthly payments. Visit <https://www.valley1st.org/auto-loans> and apply anytime, 24/7!



## WE LOVE PITTSBURGH!

Hit Pittsburgh's fantastic travel spots and make the city your summer destination. We've compiled our top ten favorite attractions:

- 1. Duquesne Incline** - Ride the tram and gain a bird's eye view of Pittsburgh's sights and sounds. Stop at the Grandview Overlook at the 367-foot high Mount Washington, a natural site across the Monongahela River.
- 2. Old Allegheny County Jail Museum** - Featured in the film "Mrs. Soffel," the jail was designed by Boston architect H. H. Richardson, completed in 1886, and in operation until 1995.
- 3. Senator John Heinz History Center** - The museum offers over 250 years of Western Pennsylvania — and on the fourth floor, visit the Mister Rogers' Neighborhood collection gallery.
- 4. Randyland** - Soak in the views at this public art gallery, offering unique 'outsider art' and fantastic murals.
- 5. Warhol Museum** - If art is your thing, don't miss this museum dedicated to Pittsburgh native Andy Warhol. It also features the most extensive collection of Warhol's art globally.
- 6. Kennywood Amusement Park** - Enjoy the thrill of the rides, rollercoasters, and Kiddieland for the smaller tykes. The park is located just 12 miles from Pittsburgh.
- 7. Carnegie Museum of Natural History** - Enjoy a collection of artifacts and learn about evolutionary progress, science, and conservation.
- 8. Pittsburgh Zoo and PPG Aquarium** - Experience life in an Asian Forest, the African Savanna, the Arctic, or explore the deep sea.
- 9. Fort Pitt Block House** - Constructed in 1764, it is the only surviving structure of the original Fort Pitt and is the oldest building in Pittsburgh.
- 10. JazzLive** - Free concerts abound in Pittsburgh, including this weekly jazz session in the Backstage Bar and Katz Plaza in the Cultural District.

**Learn more from our sources:** <https://thegetaway.com> and <https://www.visitpittsburgh.com/things-to-do/free-things-to-do/>.

Also, peruse this interactive map: <https://www.discovertheburgh.com/>

## eZCard Benefits

### Manage Your VISA Credit Card with eZCard!

With eZCard, making VISA Credit Card payments is more convenient than ever. Simply click on the eZCard image at the bottom of our homepage to get started. You'll need to enroll your card first, then enjoy easy online access.

### It's helps with budgeting, too!

eZCard also enables you to manage your credit card spending, with features such as:

- View your current balance.
- Review statements of recent and past transactions.
- Check your last payment and minimum payment due; verify due dates.
- View your 'Available to Purchase' amount and credit line.
- View ScoreCard Rewards.
- Dispute any transaction.
- Get up-to-the-minute details on your VISA Card.

Visit [www.valley1st.org](http://www.valley1st.org) and get started today!



## Peace-of-Mind Protection

With Overdraft Privilege, you'll never worry about a declined transaction.

Take advantage of Overdraft Privilege and manage your checking transactions with ease. You'll rest easy knowing you're protected against unwanted overdrafts and declined transactions.

**Turnkey** – We'll ensure that a check, ACH debit, or debit card transaction is paid on your behalf. The funds will transfer directly to your Checking Account.

**Flexible** – Up to \$400 is available with a convenient repayment plan.

**Rest Easy** – You'll save in returned item fees with no worries of a declined transaction.

### Learn More.

Visit [www.valley1st.org/overdraft-protection](http://www.valley1st.org/overdraft-protection) or call 724-684-8875 to get started.

## Stay Vigilant Against Spoofing

Identity fraud cost Americans about \$56 billion in 2020, with about 49 million individuals getting fooled by various schemes — many involve spoofing scams.

### What is spoofing?

Spoofing entails someone impersonating a seemingly legitimate business or entity. For example, scammers may pose as credit unions, utility companies, health-care organizations, or insurance providers. They may try to fool the consumer with a bogus text message or an email demanding payment. Others call to request money or information.

A common financial institution scam solicits an individual to 'validate' recent credit or debit card activity or 'activate' a new card. A bogus utility scam involves a call or email stating your service will be shut down without immediate payment.

If asked to click on a link or call an unknown number, consider that a red flag.

Be vigilant: never share your personal data; don't click on links embedded in a text or email, and don't call an unknown phone number. Quickly end contact with any suspicious message and contact the business independently.

### Questions?

Contact us at 724-684-8875. Our goal is to keep your data safe and secure.

Sources:  
<https://www.businesswire.com/news/home/20210323005370/en/Total-Identity-Fraud-Losses-Soar-to-56-Billion-in-2020>  
<https://www.wearecentralpa.com/news/regional-news/pennsylvania-ranks-in-top-10-for-internet-scams/amp/>  
<https://www.consumer.ftc.gov/blog/2018/09/empower-yourself-against-utility-scams>

