



**American
Pride**
Credit Union

Pride News

SPRING 2022



Quick Facts from 1932:

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

Holiday Closings

Memorial Day
Monday, May 30th

Juneteenth
Monday, June 20th

Independence Day
Monday, July 4th

The Crime of the Century: Charles Lindbergh Jr., the infant son of Charles and Anne Morrow Lindbergh was kidnapped from the family home near Hopewell, New Jersey.

The Revenue Act of 1932 was enacted, creating the first gas tax in the United States at 1 cent per gallon

US Life Expectancy:
1932) Males: 61.0 years, Females: 63.5 years

Celebrities Born: Josephine Baker, Joan Blondell, Claudette Colbert, Greta Garbo, Louise Brooks, Joan Crawford, Marion Davies, Dolores Del Rio, Marlene Dietrich, Kay Francis, Jean Harlow, Katharine Hepburn, Myrna Loy, Barbara Stanwyck, Thelma Todd, Mae West

Time Magazine's Man of the Year:
Franklin D. Roosevelt

The Staple Remover was invented.

The first science fiction program on radio, Buck Rogers in the 25th Century, debuted.

Goofy's original name was "Dippy Dawg" when he debuted in 1932 in Mickey's Review.



Nielsen company founder, Arthur C. Nielsen, invented "market share" in 1932, becoming the first to offer market research that now covers most TV ratings and radio charts.

The Betty Boop short Minnie the Moocher features the earliest known film of Cab Calloway performing. You can watch him Moonwalk during the opening credits.

Consumer Prices:

Fresh eggs (1 doz.): \$0.30 (\$5.70 in today's dollars)
White bread (1 lb): \$0.07 (\$1.33 in today's dollars)
Sliced bacon (1 lb): \$0.24 (\$4.56 in today's dollars)
Round steak (1 lb): \$0.30 (\$5.70 in today's dollars)
Potatoes (10 lbs): \$0.17 (\$3.23 in today's dollars)
Fresh delivered milk (1/2 gal): \$0.21 (\$3.99 in today's dollars)

Spring Loan Rates

Home Improvement and
Home Equity Loans

AS LOW AS
3.49% APR

New/Used Auto

AS LOW AS
2.49% APR

Call or apply online at
www.americanpridecu.org



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HOME EQUITY LOANS

Rates as
low as

3.49% APR

- Terms up to 20 years
- No Credit Scoring
- Open to All Residents of Blair and Bedford Counties






Normal credit standards apply. Fees for appraisal, title search & application fee will be disclosed on your Loan Estimate at the time of application. Payment example: \$50,000.00 at 3.49% APR for 240 months - \$289.02.

Visit us at www.americanpridecu.org

Announcing!

90
years

1932-2022

The 2022 Annual Meeting & Election of Officers

Tuesday, June 14, 2022 • 6:00 PM

Marzoni's Community Room, 1830 E. Pleasant Valley Blvd., 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
President

Ted L. Glunt
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.

PREVENT CARD FRAUD BY TAKING THESE STEPS



Fraudsters are everywhere these days. When you use your debit or credit card you never know if you'll be the next credit or debit fraud victim. Your credit union can help you take control of your debit and credit cards and avoid being the next victim of fraud.

Account Guard Alerts and Registration: Go to our website at www.americanpridecu.org and click on "Accounts and Services." There you can register your debit or credit card and get alerts whenever your card is used. You can choose to be notified by text message on your phone, e-mail, or both. There is no charge for this service, and it helps keep you aware of how your card is being used. You can even set up a specific dollar amount that would trigger an alert. It is just another way to help members stay safe and in control of their debit and credit card usage.

Mobile App: Go to the Google Play or Apple Store and download our mobile app. It's safe and convenient and features the ability to turn off and turn back on your debit card. Just click the freeze button on the checking account tab, and your card is instantly blocked. When you're sure you're safe, you can turn it back on or call the credit union for more help. Our app features remote deposit of checks, access to your statements, and access to our bill payment service.

Home Banking: Sign up for our Home Banking service that gives you 24 X 7 access to your accounts and also features the debit card freeze feature which gives you added security. Home banking can be accessed from your laptop, tablet, or home PC. You can set up various account alerts, such as when a specific deposit is made, get account statements, and access our bill payment service.

For more information about how to keep your cards safe, please call a member services representative at (814) 946-3045.

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 2.49% 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.



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