



Pride News

SPRING 2021

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www.americanpridecu.org

Holiday Closings

Memorial Day
Monday, May 31st

Independence Day
Monday, July 5th



Newly Redesigned Mobile App Coming Soon!

Coming within the next few weeks, we are rolling out our newly redesigned mobile app and our all-new home banking site.

You have asked for a more robust mobile experience and we have listened. We will be making our mobile app and home banking faster and more feature rich. Here's part of what you can do:

- ✓ You will be able to view and print your account statements directly from the mobile app.
- ✓ You will have the ability to turn off or on your debit card when you feel the need to, thereby providing you with extra security.

Home banking and mobile banking will be coordinated to look and function exactly the same. No need to learn "two" systems. Look for more information coming your way soon. For the mobile app, you will need to download the new app when it becomes available in the Apple or Google Play stores.

Call (814) 946-3045 for more information.

Spring Loan Rates

Home Improvement and
Home Equity Loans

AS LOW AS
2.99% APR

New/Used Auto

AS LOW AS
1.99% APR

Call or apply online at
www.americanpridecu.org



**American
Pride
Credit Union**

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NEW/USED AUTO LOANS

Rates as low as **1.99% APR***



- Refinance your loan from another lender and SAVE \$\$\$
- No Credit Scoring
- Open to All Residents of Blair and Bedford Counties





*Normal credit standards apply. Payment example: \$15,000.00 at 1.99% APR for 60 months = \$17.52 per \$1,000.00 borrowed. Payment example does not include credit disability and credit life. Filing fee applies.

Visit us at www.amerianpridecu.org

Announcing!

The 2021 Annual Meeting & Election of Officers

Wednesday, June 9, 2021 • 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:

Robert D. Lender (incumbent)
Treasurer

Jonathan E. Mifflin (incumbent)
Director

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 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 "Current 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 1.99% 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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