



# uswpfcu newsletter

Fall 2023 - Volume 25 | Issue 3

*Celebrating 49 years!*

Ukrainian Selfreliance of Western Pennsylvania Federal Credit Union

Українська Федеральна Кредитна Спілка "Самопоміч" Західної Пенсильванії

49th

## Annual Meeting

SUNDAY

**OCTOBER 15,  
2023**

5 PM

**Holy Trinity  
Ukrainian Catholic  
Church Hall**



Dinner will be served after  
the meeting.

730 WASHINGTON AVE.  
CARNEGIE, PA 15106

Reservations required. Please  
call the Credit Union at:

(412) 481-1865

## NEW AND USED CAR LOAN RATES

**4.49%\* APR UP TO 36 MONTHS**

**5.49%\* APR 37 TO 60 MONTHS**

**5.99%\* APR 61 TO 72 MONTHS**

\*Lowest rate is for qualified borrowers with FICO score 720 and higher.

APR (Annual Percentage Rate)

## Savings Rates

Share Dividends declared effective 09/30/23 rates given as APY-  
Annual Percentage Yield)

Rates are subject to change

Share Savings:

(\$5 & Up): 0.15%  
and Escrow: 0.05%

Share Draft:

(\$5 & Up): 0.05%

IRA:

(\$100 - \$10K): 0.15%  
(\$10K - \$50K): 0.20%  
(\$50K & up): 0.25%

Share Certificates:

(certificate rates APY effective 12/29/22 \$1,000 min.)

6-month: 1.00%  
1-year: 2.25%  
1-yr jumbo (>\$50K): 2.38%  
3-year: 2.50%

## Loan Rates\*

eff. 08/01/2023 rates given as APR-

( Annual Percentage Rate)

Cars (New/Used/Refi.):

4.49%\* up to 36 months  
5.49%\* 37 to 60 months  
5.99%\* 61 to 72 months

Share-Secured:

As low as 4.0%

Secured by Certificate:

2% over dividend rate

Personal/Unsecured: (SPECIAL)

As low as 6.24%\* up to 60 months- up to \$20,000

\*\*\*Loan rates are Annual Percentage Rate-APR

Quoted loan rates are for well-qualified borrowers. Rates may be adjusted based on your FICO credit score. Lowest quoted loan rate for auto loans and personal loans is based on a credit score of 720 or better. Loan rates can be changed or withdrawn at any time.

## Holiday Closings—2023

**Columbus Day October 9**  
**Veterans Day November 10 (Observed)**  
**Thanksgiving November 23**  
**Christmas Day December 25**  
**New Year's Day January 1**  
**Christmas Eve (Julian) January 6**

## Personal Loans

# 6.24%\* APR

## Up to \$20,000

### Pay Off Credit Cards, Appliances and Furniture, Home Repairs

\*Rate is for 60 months. Rate is 10% APR for terms from 61 to 120 months. Loan rate and amount are for well-qualified borrowers as indicated in the section "The Better Your Score-The Better Your Rate."

SCORE RANGE	GRADE LEVEL	RATE ADJUSTMENT	SIGNATURE LOAN LIMIT
720+	A	LOWEST*	\$20,000
680-719	B	+1.00	\$10,000
620-679	C	+2.50	\$5,000
580-619	D	+4.00	\$2,500

## THE BETTER YOUR SCORE - THE BETTER YOUR LOAN RATE

Your score is the credit score based on information from your credit files reported by a credit bureau. USWPFCU uses the Experian credit bureau and the score know as the FICO score. Lenders use credit scores to evaluate the potential risk posed by lending money to borrowers. Credit scores can also determine what borrower pays for credit based on this risk. Higher scores mean that borrowers are more likely to be approved and pay a lower interest rate for credit. On 11/28/12, USWPAFCU established "risk-based pricing" in order to reward borrowers with outstanding credit history and present credit opportunities for those with impaired or no credit history. The term "Rates As Low As" represents the lowest or base rate. Debt ratio (50% or less) and credit history are considered for all Grade Levels. Applicants with no credit history are assigned Grade Level C. The Rate Adjustment factor is added to the "as low as" quoted rate.

\*\*APR is Annual Percentage Rate. Quoted rates are fixed rates.

CONTACT INFORMATION

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New Hours of Operation:

Mon/Tue/Thu: 9AM - 3PM

Wed: 9AM - 5PM Fri: 9AM- 3PM

Saturday 10AM-1PM

EQUAL HOUSING LENDER

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act



Your savings federally insured up to \$250,000 by the National Credit Union Administration, a US Government Agency..