



uswpcfuc newsletter

Spring 2026 - Volume 28 Issue 2

Celebrating 52 years!

Ukrainian Selfreliance of Western Pennsylvania Federal Credit Union

Українська Федеральна Кредитна Спілка "Самопоміч" Західної Пенсильванії

SPRING IS A GREAT TIME FOR A LOAN

**BILL CONSOLIDATION
HOME REPAIRS
VACATION PLANS**

Personal Loans

8.74%* APR

*Rate is for 60 months. Rate is 12.5% 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."

New & Used Car Shopping



**Great Rates
as low as**

5.49% APR*

Up to 36 months

6.49% APR*

37 to 60 months

6.99% APR

61 to 72 months

**You can refinance a
car loan you have with
another lender.**

*APR is Annual Percentage Rate. Quoted loan rates are for well-qualified borrowers. Loan rates can be changed or withdrawn at any time. Call us (412) 481-1865.



Savings Rates

Share Dividends declared effective 03/31/26 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): 0.25%

(\$10K - \$50K): 0.30%

(\$50K & up): 0.35%

Share Certificates: 12/30/2025 \$1,000 min.)

6-month: 1.00%

1-year: 2.00%

1-yr jumbo (>\$50K): 2.38%

3-year: 2.50%

Loan Rates*

eff. 01/29/2024 rates given as APR-

(Annual Percentage Rate)

Cars (New/Used/Refi.):

5.49%* up to 36 months

6.49%* 37 to 60 months

6.99%* 61 to 72 months

Share-Secured:

As low as 4.0%

Secured by Certificate:

2% over dividend rate

Personal/Unsecured: (SPECIAL)

As low as 8.74%* 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 Loan rates can be changed or withdrawn at any time.

USWPFCU VISA® DEBIT CARD

Now there is a convenient way to access your money with a credit union debit card. The debit card reduces the need to carry cash or checks to make purchases. Funds in your share draft (checking) account will be available for use in stores, online, and at an ATM (fees may apply) to withdraw cash. You can also get cash back at the point of sale. You can contact us to open a share draft (checking) account and request an application for the new USWPFCU VISA® Debit Card. For further information, call us (412) 481-1865.

ДЕБЕТОВА КАРТКА VISA® DEBIT CARD.

Тепер є можливість отримати доступ до ваших грошей за допомогою дебетової картки кредитної спілки. Дебетова картка зменшує потребу носити готівку чи чеки для здійснення покупок. Кошти на вашому чековому рахунку будуть доступні для вживання в магазинах, в мережі Інтернет та в банкоматах (може стягуватися комісія). Ви також можете отримати готівку під час покупок в торговельних закладах. Зв'яжіться з нами, щоб відкрити чековий рахунок і подати заявку на нову дебетову картку USWPFCU VISA® DEBIT CARD. Для отримання додаткової інформації телефонуйте нам за номером (412) 481-1865.

REPORTING LOST OR STOLEN DEBIT CARD

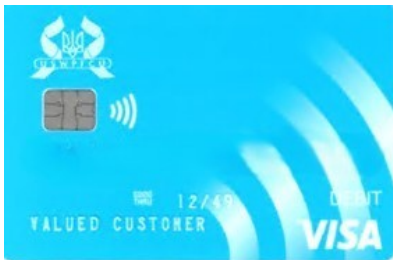
During our business hours call (412) 481-1865

After hours call (800) 754-4128

International after hours (collect calls)

(727) 227-9012

DEBIT CARD REPLACEMENT FEE \$5.00



Holiday Closings—2026

Good Friday April 3

Good Friday (Julian) April 10

Memorial Day Monday, May 25

Juneteenth Day Friday, June 19th

Independence Day Saturday, July 4,

OFFICE SPACE FOR RENT

Your business or organization can rent office space at the credit union building located at 700 Washington Ave. Carnegie, PA.

Meeting Room Available

Member organizations can rent our conference room for a meeting. Call us (412) 481-1865 for details.

A QUICK & CONVENIENT WAY

Switch from paper account statements to electronic statements known as eStatements. Get your account statements sooner. There's no need to wait for mailed account statements or lost mail. Avoid paper clutter and searching for misplaced account statements. You can view, print and save your statements by enrolling in Online Banking. Internet access required. Your account statements are available 24/7 with easy access in Online Banking. When you sign up for Online Banking you can also view your account activity and see detailed images of checks you write that have cleared.

ENROLL TODAY OR CONTACT US (412)481-1865

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 known 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, USWPFCU 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.

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

CONTACT INFORMATION

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New Hours of Operation:

Mon/Tue/Thu: 9AM - 3PM

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

Saturday 10AM-1PM

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION

EQUAL HOUSING LENDER



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