



uswpfcu newsletter

Summer 2024 - Volume 26 Issue 3

Celebrating 50 years!

Ukrainian Selfreliance of Western Pennsylvania Federal Credit Union
Українська Федеральна Кредитна Спілка "Самопоміч" Західної Пенсильванії

50th ANNUAL MEETING

SEPTEMBER 22, 2024

3:00 PM

ST. PETER & ST. PAUL
UKRAINIAN ORTHODOX
CHURCH HALL
220 Mansfield Blvd Carnegie, PA
15106

Call for Reservations
412.481.1865

AUTO LOAN RATES *

NEW - USED - REFINANCE

Annual Percentage Rate (APR)

5.49% - UP TO 36 MONTHS

6.49% - 37 to 60 MONTHS

6.99% - 61 TO 72 MONTHS

* Quoted loan rates are for well-qualified borrowers. Loan rates can be changed or withdrawn at any time. Call us for current rates

Savings Rates

Share Dividends declared effective 06/30/2024 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 12/19/23 \$1,000 min.)

6-month: 1.00%
1-year: 2.25%
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 Loan rates can be changed or withdrawn at any time.

IN MEMORIAM

Eugene Szestak

August 26, 1948-April 30, 2024



Eugene (Gene) Szestak joined the credit union Board of Director on August 25, 2010. He was elected as Board President on March 30, 2014 and served until his retirement on August 24, 2021.

In 1968, Gene proudly became a United States citizen and joined the U.S. Army, serving two tours in Vietnam. He attended Allegheny County Community College and Point Park University, where he played soccer and earned his Bachelor of Arts degree in Political Science.

Gene worked for the United States Secret Service for nearly 30 years, served under seven Presidents, and ultimately attained the rank of Deputy Chief.

Gene is survived by his wife of nearly 50 years, Mary Anne; his daughter Amy and son-in-law John; and siblings Oresta (Michael), Zenon (Linda), and Luba.

MEMORY ETERNAL ВІЧНА ПАМ'ЯТЬ

Holiday Closings—2024

Independence Day July 4

Labor Day September 2

Columbus Day October 14

Personal Loans

8.74%* APR

Pay Off Credit Cards, Appliances and Furniture, Home Repairs

*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."

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

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.