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**PARKVIEW
COMMUNITY**
Federal Credit Union
Where Members Always Come First™

Money CHOICES

SUMMER 2019

North Huntingdon Branch is *Opening Soon!*

Parkview Community Federal Credit Union is pleased to announce that construction of our North Huntingdon branch is almost completed! The branch which was designed to be tech savvy and eco-friendly will soon be open for regular business!

We want to celebrate our second location with our new neighbors and of course our loyal members! So we're throwing a party – a Grand Opening that is – and we want ALL of you to come. Please join us on August 10, 2019 from 9am-1pm for FREE food, fun, gifts and prizes. There will be a photo booth to capture the historic event and entertainment for the kids – so be sure to bring them too!

We're so excited to be opening a second location in a great neighborhood! We look forward to providing North Huntingdon friends and neighbors with the same premiere banking experience that we've been providing at our McKeesport Office for over 80 years.



A Publication for Parkview Community
Federal Credit Union Members

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SAVE MONEY WITH A PCFCU CHECKING ACCOUNT

Is your current non-PCFCU checking account costing you more than it's worth? Well, maybe you should 'check out' the checking accounts we have here at Parkview Community Federal Credit Union. We have two types of checking accounts – Basic Checking and Checking Plus. The accounts have minor differences but with both accounts you have the luxury of receiving a Visa ATM/Check Card that has no monthly or annual fees. The Basic Checking account offers all the 'basics' that you want in a good checking account such as no minimum balance, no monthly maintenance fee and no per check fee, just to name a few. Our Checking Plus account provides you the same perks of the Basic Checking, but you also receive STAR Reward Points for having direct deposit, a 60-day payment deferral on any new PCFCU loan and 2 Free Cashier's Checks per month. In addition to all these great perks, you can also use your PCFCU Visa/ATM Check Card for FREE at the ATM located at our offices in McKeesport or North Huntingdon, at any PNC ATMs or any CU\$ ATMs across the U.S.! You can find out the location of these machines by visiting www.pc-fcu.org. Hard to believe that you can get so many great benefits without maintaining a minimum balance or paying a monthly fee? Well, there are no 'tricks' or 'surprises' with our checking accounts except that you'll save money just by using them. If you would like to open a checking account with us visit www.pc-fcu.org or call (412) 678-9564 to speak to a representative.

Advantages of Balance Transfer

If you are looking for ways to save money, getting rid of high-rate credit card balances may be the answer – AND we can help with that! There are so many advantages of transferring other credit card balances over to a PCFCU Platinum Visa Credit Card including:

- Consolidating your credit card debt
- Lowering credit card interest rate
- One monthly payment
- No annual fee
- No balance transfer fee

Transferring your balances is really easy! Just visit www.pc-fcu.org or call 412-678-9564 to speak to a representative to complete the process OR to apply for a PCFCU Platinum Visa.

Score A Great Deal – Fall Member Appreciation Day!

We want to thank you – our members – for being so supportive, loyal and awesome! And what better way to celebrate you than with your own special day – **Member Appreciation Day!!!**

Join us on **August 30th**, from 11am – 4pm, for hot dogs, nachos & cheese and other yummy refreshments! A Member Appreciation Day wouldn't be complete without giving something fun away. So, for every new loan/Visa credit card application or Visa Credit Card balance transfer you complete during the month of August, you'll be registered to win a **TAILGATING COOLER** full of cool stuff! **YAY!!!**

For more information about our Fall Member Appreciation Day, visit www.pc-fcu.org or call 412-678-9564.

WE KNOW YOU'RE BUSY... WHY NOT SAVE A TRIP TO THE BRANCH?

Save time and gas by easily depositing your checks wherever you may be. You can make a quick and secure deposit of your checks with your smartphone and our Touch Banking app*. You can even check your balance, pay bills and transfer funds**.

Get started today by downloading the Touch Banking app from your iPhone or Android device's app store***.

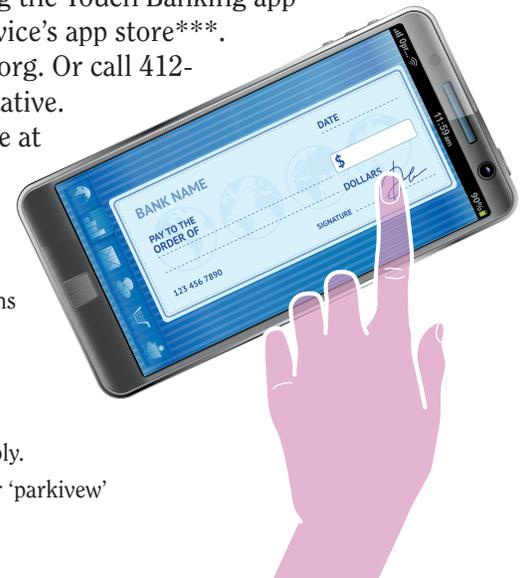
To learn more, visit www.pc-fcu.org. Or call 412-678-9564 to speak to a representative.

Banking done anywhere, anytime at Parkview Community Federal Credit Union!

* Must be enrolled in Flash Deposit to deposit checks. Other restrictions may apply.

** Transfer funds between PCFCU account(s) and other financial institution account(s). Some restrictions and fees may apply.

*** After app is downloaded must enter 'parkivew' when asked for app code.



Annual Meeting Results

We would like to thank everyone who attended Parkview Community Federal Credit Union's 84th Meeting on March 10th. The breakfast meeting was held in the cafeteria of Serra Catholic High School in McKeesport. Former Supervisory Committee member Rob Cartia was elected to a new 3-year term as a member of the Board of Directors.

All members in attendance received gifts and all were entered into a drawing for monetary prizes awarded at the close of the meeting.

How to Negotiate the Best Deal on a New Car

You've researched the car that meets your criteria, taken a few test drives and narrowed down your pick to the right model. Now it's time to make a deal. If you don't like the idea of negotiating the price with a dealer, arm yourself with these five strategies and you'll be able to buy smart.

1. Explore Financing Options – Chances are if you're buying a new car, you're going to finance it. Before you walk into the dealership, explore your options from your credit union to see what interest rates they can offer. This will give you something to compare to the financing plan from a dealer. Sometimes the dealer can offer enticing rates — as low as 0 percent — via major promotions. That low rate might sound great, but if you have to choose between the dealer interest rate and other dealer incentives like big cash rebates, be sure you know which is better over the term of the loan beforehand. It could be the cash.

2. Have a Target Price in Mind – If you want to negotiate a fair price, you first need to know what that is. Start researching on websites and apps like Kelley Blue Book, National Automobile Dealers Association, Edmunds or our Member Auto Center (visit www.pc-fcu.org for more information) to determine how much the car you want is selling for in your area. If the dealer quotes a number higher than what Member Auto Center researched, show him what you found and ask him to match it.

3. Factor in the Long-Term Cost of Ownership – Don't primarily look at the cost of the monthly payment. Dealer financing can make it look low by stretching it out over many years, but in the long run you end up paying a lot more because you continue to pay interest on the payments. Keep your eye on the bottom line: the actual total price you'll pay to take the car home. The cost to own also includes the depreciation of the vehicle and the cost of fuel, maintenance, and insurance. This information may or may not be useful when you negotiate, but at least you'll know ahead of time that, even if the monthly payment on that pickup truck fits your budget, the fuel bill might not.

4. Don't Settle for One Trade-In Price – Chances are you have a car you no longer need now that you're buying a new one. Negotiate the trade-in value of your old car just as much as you negotiate the price of the new one. Start by determining its trade-in value before you walk into the dealership. You can get this info on sites like Edmunds and Kelley Blue Book. Once you're armed with this information, you can work with multiple dealers to see which is willing to give you the most for your trade-in. Just remember that the first offer most dealers give for a trade-in is typically low, so be willing to walk away. And use your leverage as a car buyer, as well. If the sales manager knows you're serious about buying a car, he's going to want to work out a deal.

5. Push to Reduce Fees and Other Costs – The cost of the car is not the only financial burden you'll have. You'll be responsible for other costs and fees before you drive off the lot. An itemized bill of sale will show exactly what you're paying for, including options packages, taxes, and a variety of fees. Examine these carefully and push back if you have concerns.

Perhaps the biggest negotiating tool you have in your arsenal is knowing when to walk away. Don't be too eager to sign the dotted line if you're not comfortable with every term of the contract or you are confused by something that comes up during negotiations. Also, don't hesitate to contact the credit union to speak with a Loan Officer if you have questions about your deal. Our mission is to make sure that you have the knowledge you need to make good informed financial decisions. For more information about car buying strategies or to apply for financing, call 412-678-9564 to speak with a representative.

Smarter Way to Pay for College

Do you or your student(s) dream of getting a college education but aren't sure if you'll be able to fund the gap between financial aid and college expenses? We may be able to help make you or your student's dream come true with our continued partnership with Sallie Mae®. The Smart Option Student Loan® from Sallie Mae® offers students and families a variety of options designed to help you pay for college while saving money in the process. With the competitive interest rates, flexible repayment options, and a choice of variable or fixed interest rates, the Smart Option Student Loan is a responsible choice. There are also options available for graduate students!



Features and benefits of the Smart Option Student Loan include:

- We offer a choice of competitive fixed and variable interest rates providing even more choice and flexibility
- No origination fees and no prepayment penalty
- Multiple in-school repayment options available
- Borrower benefits available – like rewards and interest rate reductions
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- 24/7 online account management

Investing in higher education remains one of the best decisions you can make – and we want to help you make it happen. Find resources for navigating the college application process, learn more about the Smart Option Student Loan, and apply online, visit www.pc-fcu.org.

Parkview Community FCU is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply.

PCFCU Sponsorships

Parkview Community Federal Credit Union continues to support the community by sponsoring the following organizations:

For the past 5 years we sponsored the *McKeesport Area High School Football Homecoming* event with a \$1,000 donation each year. We are very excited to be able to continue our support for this event for the foreseeable future! **Go Tigers!**

We are also proud of our continuous Gold sponsorship of the *Irwin Business and Professional Association (IBPA)'s Main Street Car Cruise* (April 27th) and the *GIG on Main* (August 3rd). This is in addition to our Bronze sponsorship of the *Norwin Chamber of Commerce* which hosts multiple events throughout 2019 and the *Pittsburgh Chapter of PA Credit Unions Annual Golf Outing* (July 29th).

2019 HOLIDAY CLOSINGS

Independence Day
Thursday, July 4, 2019

Labor Day
Monday, September 2, 2019

Columbus Day
Monday, October 14, 2019

Veteran's Day (Observed)
Monday, November 11, 2019

Thanksgiving Day
Thursday, November 28, 2019

Christmas Eve Day
Tuesday, December 24, 2019
Closed @ 1:00p.m.

Christmas Day
Wednesday, December 25, 2019

PLEASE GET IN TOUCH

MCKEESPORT OFFICE

2100 Eden Park Boulevard
McKeesport, PA 15132

Hours

Monday-Friday: 9:00 am – 4:30 pm
Thursday: 9:00 am – 6:30 pm
Drive-up ATM Available

NORTH HUNTINGDON OFFICE

12260 Route 30
North Huntingdon, PA 15642

Hours

Monday-Friday: 9:00 am – 4:30 pm
Wednesday: 9:00 am – 6:30 pm
Drive-up ATM Available

Phone

412-678-9564

Fax

412-678-9559

Parkline — 24 Hour Banking Service:
800-947-0681 or 412-678-LINE

www.pc-fcu.org