

Elliott Community Federal Credit Union

Organized 1935 “Not for Profit, Not for Charity, But for Service” October 2015

NCUA Approves our Community Charter

As of May 16th, 2015, we are now a COMMUNITY based credit union. This means that anyone that lives, works, worships, or attends school in Westmoreland County is eligible for membership at the Elliott Community Federal Credit Union! Spread the word to your family and friends so they can join today. As the oldest surviving Federally Chartered Credit Union in Westmoreland County, we will strive to provide excellent customer service and low interest rates to all of our members. (LK)

Hawks Money Nest Student Branch

We are pleased to announce that our Student Branch is open at the Jeannette Senior High School. The Hawks Money Nest is open on Tuesdays and Thursdays, from 10:30-2:30, to all students and staff of the Jeannette Senior High School. In addition to ECFCU Staff, we will be training 3 Student Volunteers to assist at the branch, and an ECFCU Staff member will be teaching students Financial Literacy. We are excited to see where this opportunity will take us!



New Financial Services available to our Members

The Elliott Community FCU is pleased to announce a new partnership with Luke Malgin, who has been in the Financial Services Industry for 15 years. Luke has been brought on board to work with the Elliott Community FCU to assist members with both their insurance and investment needs. With the Medicare annual enrollment period fast approaching, Luke also helps clients currently on Medicare to review plan options as well as those who are aging in at 65. Below is a list of different services available to our members:

- Free Financial Review
- Free Medicare Review
- Retirement Income Planning
- Traditional/Roth IRA's
- Tax deferred accounts
- Fixed rates paying as high as 3.75%
- Estate Planning
- Tax free wealth transfers to inheritors

Please contact the Elliott Community FCU at 724-527-2822 (Main), 724-527-1550 (Jeannette Rubber), or contact Luke Maljin at 412-389-0788 to schedule an appointment today.

DID YOU KNOW?

Elliott Community FCU was again rated 5 stars by Bauer Financial Rating. 5 stars is the highest rating a bank or credit union can receive. 5 stars indicates an institution has achieved a superior rating and is financially safe and sound. Also, Elliott Community FCU's Credit Card program has made the Dean's list on www.creditcardconnection.org. As seen on the Suzie Orman show, Suzie encouraged people to visit the site and switch their credit card to any of the credit unions listed. This distinction denotes the credit union has a fair and ethical credit card program. To make the Dean's list, Elliott Community FCU's credit card program had to earn 5 stars and the Credit Card Connection seal of Approval for our fair and ethical practices.

Call either of our offices with questions and sign up today.

Christmas Club Checks

Christmas Club checks will be mailed out the week of October 12th – 16th 2015. If you have not received your check by October 26th, 2015, please contact the main office at 724-527-2822.

Loan Special

We are still running our "Match or Beat Your Rate" special on titled loans (New car, used car, Recreational Vehicle, Motorcycle, etc.). Bring in your current loan disclosure or payment coupon with another financial institution and we'll try to "**Match or Beat Your Rate**". Tell your family members and let them start saving today!

Holiday Closings:

The Credit Union will be closed for the following

Holidays:

Thursday, November 26th – Thanksgiving

Friday, November 27th – Black Friday

Friday, December 25th – Christmas

January 1st – New Year's Day

Contest Giveaway

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If you find your initials in parentheses hidden somewhere in the newsletter, we will put \$20.00 in your account. You must be the first caller during business hours and a member in good standing with the Credit Union. Winner can claim prize during hours of operation.

Good Luck!!

Hours & Phones

Main Office

920 N Fourth Street

Jeannette, PA 15644

9:00 AM - 5:00 PM (M,T,W, & F)

9:00 AM – 6:00 PM - **Thursday**

Phone: (724)527-2822 Fax: (724)527-2063

Toll free: 1-877-812-6769

Hours & Phones

Jeannette Rubber Branch

100 Lewis Avenue

Jeannette, PA 15644

Drive-Thru & 24/7 Drive-Thru ATM

8:00 AM—4:00 PM **Monday - Friday**

Phone: (724)527-1550

Fax: (724)527-6650