



# ELLIOTT COMMUNITY FCU

MAKE OUR HOUSE YOUR FINANCIAL HOME



## SHARE THE CREDIT UNION WITH YOUR FRIENDS AND FAMILY



We are accepting new members to join our Credit Union family. Anyone who lives, works, worships, or studies in Westmoreland County, or has a family member who is a member, is eligible to enjoy all the benefits of a membership.

## 2026 HAPPENINGS

ECFCU will be closed on the following days

NEW YEARS DAY  
PRESIDENTS DAY  
JUNETEENTH  
LABOR DAY  
VETERANS DAY  
CHRISTMAS DAY  
BLACK FRIDAY (MSA)

MLK DAY  
MEMORIAL DAY  
JULY 4TH  
COLUMBUS DAY  
THANKSGIVING DAY  
GOOD FRIDAY (MSA)

*Closed*

## MEMBER INITIALS

Be the first to call the Credit Union when you find your exact initials hidden in this newsletter for a \$20 reward!

We will deposit it into your account.

**EXAMPLE: (JCB)**

## CHECK OUT OUR ANNUAL PICNIC!

to view more pictures please see the rest of the newsletter on our website.



## RATES



Rates have dropped at ECFCU. Rates are as low as 4.5% for new auto and 5.0% for used auto. (Subject to change). Let's see if we can REFI your higher rate.

Share the QR code with friends and family so they can become members of ECFCU.



## GREAT RATE VISA



JEANNETTE MAIN  
920 N. 4TH STREET  
JEANNETTE, PA. 15644  
724-527-2822

GREENSBURG  
631 MAIN STREET  
GREENSBURG, PA. 15601  
724-216-1474

JEANNETTE RUBBER  
100 LEWIS AVENUE  
JEANNETTE, PA. 15644  
724-527-1550

MSA MURRYSVILLE 724-733-9141

WWW.ELLIOTTFCU.COM

MSA CRANBERRY 724-776-1550



## E-STATEMENTS



Beginning with the September 2026 statements, any paper statements mailed to you will incur a \$2.00 monthly fee per statement mailed. To avoid this fee, please enroll in e-Statements through our online banking to have them provided digitally to you. If you have any questions, please call 724-527-2822.



## LEAP INTO YOUR FUTURE



Calling all Kids! Freddy the frog is looking for more friends!

**\*Will match the \$25 deposits from a parent's account.\***



**Now Offering:**



**(ATM)**

**% Jr Merchant Program %**

Ask your parents to set up a direct deposit for your allowance.



**Jr Debit Cards (all ages)**

You can pick from the treasure chest any time a deposit is made!



**When you make a deposit, you are eligible to be in our \$10 monthly reward drawing! Make sure to get your Freddy ticket after you make a deposit to participate!**

**Make sure all of your chores are done before making a deposit!**

## SCHOLARSHIP

Students must be members in good standing and provide proof of full-time enrollment. Applications for our scholarships take place in July. Applications will be accepted starting July 1st through July 31st.



Be sure to check our website for updates.



## MERCHANT DISCOUNT PROGRAM COUPONS

Merchant Discount is available to members who have a share draft on their account. Cut out the coupons below to use them with your merchant discount card! See the rest of the newsletter for more info on the program!



**10% DISCOUNT  
ON COFFEE  
BEAN  
PURCHASE**



**10% OFF  
FOOD  
PURCHASE**



**10% OFF  
FOOD  
PURCHASE**



**10% OFF \$25**

 **HAPPY 250<sup>TH</sup> BIRTHDAY AMERICA!**



**FRIEND REFERRAL PROGRAM**

**50 / 50**

**SHARE OUR CREDIT UNION WITH YOUR FRIENDS, AND YOU ALL WILL RECEIVE \$50!**

**TERMS AND CONDITIONS APPLY. CALL THE CREDIT UNION FOR MORE INFORMATION TODAY.**

**Planning on making home improvements this summer? Ask us about our Home Equity loan rates!**



**Annual Picnic Gallery!**



# HOW ARE BANKS AND CREDIT UNIONS DIFFERENT?

## CREDIT UNIONS

At credit unions, depositors are called members. Each member is an owner of the credit union.

Since credit union members are owners, each member, regardless of how much money they have on deposit, has one vote in electing board members. Members can also run for election to the board.

Credit unions' boards are comprised of member volunteers who reflect the interest of the membership.

Credit unions are local and are organized to serve the interests of its membership.

Credit unions are not-for-profit financial cooperatives, whose earnings are paid back to members in the form of higher savings rates and lower loan rates.

Credit unions focus on consumer loans and member savings, as well as services needed by the membership.

Credit unions cooperate with other credit unions and share resources to bring convenience and savings to their members. CU Service Centers and the CO-OP ATM Network are just two examples of this cooperation between credit unions.

In the entire history of U.S. credit unions, taxpayer funds have never been used to bail out a credit union.

Credit union deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA), a branch of the federal government, which is backed by the "full faith and credit" of the U.S. government.

## BANKS

Banks' depositors are called customers. Customers have no ownership interest in the institution. Banks are owned by investors who may or may not be depositors.

Banks are owned and controlled by stockholders, whose number of votes depends upon the number of shares owned. Customers don't have voting rights, cannot be elected to the board, and have no say in how their bank is operated. Directors are selected by current directors or by a large block stock acquisition.

Banks' board members are paid, and do not necessarily reflect the interest of their customer base.

Banks are open to the public.

Banks are for-profit corporations, with declared earnings paid to stockholders only.

Banks focus on commercial loans and accounts and services that generate significant income.

Competition between banks prohibits the sharing of resources.

The Savings & Loan bailout in the 1980's, as well as the more recent bank bailouts, used taxpayer dollars.

Bank deposit accounts are insured up to \$250,000 by the Federal Deposit Insurance Corporation (FDIC), a branch of the federal government. The FDIC is also backed by the "full faith and credit" of the U.S. government.

# ELLIOTT COMMUNITY FCU LOAN/SAVINGS RATES

AS OF 3/12/2026

## SAVINGS

SHARES	0.05%
CHRISTMAS CLUB	0.02%
VACATION CLUB	0.02%
SPECIAL SAVINGS ACCT.	0.02%
IRA ACCUMULATION ACCT.	0.04%

MONEY FUND
UP TO \$25,000 0.10%
\$25,001 AND ABOVE 0.50%

1-YEAR IRA/ROTH	2.50%
2-YEAR IRA/ROTH	2.25%
3-YEAR IRA/ROTH	2.25%
1-YEAR SHARE CERTIFICATE	2.50%
2-YEAR SHARE CERTIFICATE	2.25%
3-YEAR SHARE CERTIFICATE	2.25%
6-MONTH SHARE CERTIFICATE	2.50%

### SIGNATURE LOANS

30 MONTHS	9.75%
60 MONTHS	9.75%

### ANTIQUE/CLASSIC CAR LOANS

3 YEARS	5.50%
4 YEARS	5.50%
5 YEARS	5.50%

### MOTORCYCLE/RV/BOAT/CAMPER/ MOTORHOMES

#### NEW/USED

3 YEARS	5.50%
4 YEARS	5.50%
5 YEARS	5.50%
6 YEARS	6.00%
7 YEARS	6.00%
8 YEARS	CALL FOR RATE
9 YEARS	CALL FOR RATE

### HOME EQUITY LOANS

CALL FOR CURRENT RATES  
CERTAIN FEES APPLY

### SHARE SECURED LOAN

2.05%

### NEW AUTO LOANS

2 YEARS	4.50%
3 YEARS	4.50%
4 YEARS	4.50%
5 YEARS	4.50%
6 YEARS	4.50%
7 YEARS	4.50%

### USED AUTO LOANS

2 YEARS	5.00%
3 YEARS	5.00%
4 YEARS	5.00%
5 YEARS	5.00%
6 YEARS	5.00%
7 YEARS	5.00%

\*ALL RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

\*AS LOW AS RATES FOR QUALIFIED BORROWERS.

\*6-YEAR LOANS MUST BE OVER \$10,000.00.

\*7 TO 9-YEAR LOANS MUST BE OVER \$30,000.00.

# MERCHANT DISCOUNT PROGRAM

Merchant Discount is available to members who have a share draft on their account.  
Need to add one? Stop in, and we can add one to your account.

## **PARTICIPATING VENDORS LIST**

### RESTURANTS

(KETTERS) KASTNERS CAFÉ & CATERING	10% OFF PURCHASE
1888 BITES & PINTS	10% OFF FOOD PURCHASE
CHURCHILL'S RESTAURANT	10% OFF FOOD PURCHASE
THE NEST	A COMPLIMENTARY DESSERT WITH DINNER
PEINETTI'S BAKERY	10% DISCOUNT
SOBELS OBSCURE BREWERY	10% DISCOUNT
ANGELOS CUCINA & CATERING	10% OFF \$25 PURCHASE
MILLERS COFFEE ROASTER	10% DISCOUNT ON COFFEE BEAN PURCHASE
C&S CORNER MARKET	5% DISCOUNT (EXCLUDING LOTTERY & CIGARETTES)
YOUR SWEET CAKE DESIGN STUDIO LLC	10% DISCOUNT OFF ORDER
CAFE SOMORE	FREE CUP OF COFFEE & 5% OFF MEAL

### HOME SERVICES

OPEN SPACE SELF STORAGE	20% OFF STORAGE
REVIVE LANDSCAPING	10% DISCOUNT (CONCRETE, RETAINING WALLS, KITCHEN & PATIO)
VILLI ELECTRIC	10% DISCOUNT 1ST TIME SERVICE
M&M PAINTING	20% DISCOUNT ALL SERVICES
HUMMEL BROTHERS	10% DISCOUNT FOR CAH TRANSACTIONS (NO BUSINESS ACCOUNTS)
SIMPLE FIX HOME REPAIR	10% OFF REMODEL OVER \$10,000
PELLMAN ELECTRIC ASSOCIATES	10% DISCOUNT UP TO \$20.00 IN SERVICES
SQUEEGEE SQUAD	10% OFF WINDOW OR GUTTER CLEANING
NICKOS CHIMNEY COMPANY	\$20.00 OFF SVS CALLS, GAS SERVICES, CHIMNEY SWEEPS OR WOOD PELLIT STOVE SERVICES.

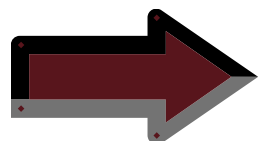
### PERSONAL SERVICES

SALON DERON	5% DISCOUNT FOR HAIRCUT
MAUREEN KROLL RNMNJO	10% DISCOUNT ON SERVICES
FIVE ONE SEVEN TATTOO	10% DISCOUNT (\$100 MAX)
GILDED VIOLET PIERCING	10% DISCOUNT ON GOLD JEWELRY (\$100 MAX)
DOGS BY DESIGN	10% DISCOUNT 5% DISCOUNT DOG/CAT FOOD
SOLIVAGNT STRENGTH, LLC	25% OFF 1 <sup>ST</sup> MONTH PERSONAL TRAINING
TM NUTRITION & TRAINING	\$5.00 OFF SESSIONS
GRAVESIDE TATTOO	10% OFF UP TO \$100.00
EQUITABLE ADVISORS	FREE PORTFOLIO ANALYSIS (COST&RISK ASSESMENT) AND OTHER FREE FINANCIAL PLANS (\$200.00 + VALUE)

### AUTOMOTIVE

MOTORHEADS AUTO CARE, LLC	10% DISCOUNT ON ALL SERVICES
J. ARTMAN VEHICLE SERVICES	10% DISCOUNT ON SERVICES / \$100 OFF CAR PURCHASE

MERCHANT DISCOUNT PROGRAM CONTINUES ON THE NEXT PAGE



## FLORAL & GIFTS

BLUE ORCHID FLORAL  
HIS DEVINE MERCY RELIGIOUS GIFTS  
WIGHT ELEPHANT BOUTIQUE  
FEATHERS GIFT SHOP

20% DISCOUNT ON FLORAL ARRANGEMENTS  
10% DISCOUNT  
10% DISCOUNT  
10% DISCOUNT

## ENTERTAINMENT

814 LANES  
GLASS CITY GAMES

10% OFF FOOD PURCHASE  
10% FREE PLAY

## MISC

ST VINCENT DEPAUL  
JAY TOWN VAPE LLC  
URSUS OPERATIONS LLC  
THE HUMIDOR CIGARS AND LOUNGE

10% OFF \$25  
10% DISCOUNT  
15 MINUTE FREE TECH SUPPORT  
10% OFF CIGARS AND CIGAR ACCESSORIES



## WELCOMING OUR NEWEST MERCHANTS



Cafe Somore

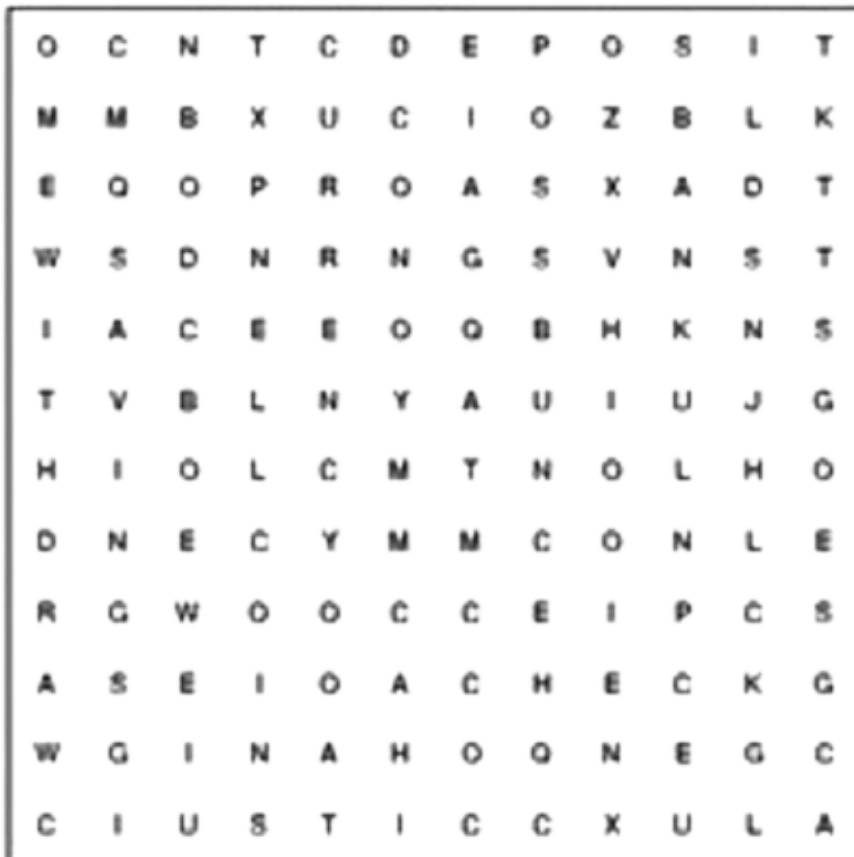
Pellman Electric

Squeegee Squad

Nickos chimney company



# FROGGY FUN



## WORD BANK

CURRENCY  
BANK  
CASH  
SAVINGS  
ACCOUNT  
BILLS  
CHECK  
MONEY  
WITHDRAW  
ATM  
COINS  
DEPOSIT