

# All Points Bulletin

GREATER PITTSBURGH POLICE  
FEDERAL CREDIT UNION  
1338 CHARTIERS AVENUE  
PITTSBURGH PA 15220

PHONE 412-922-4800      FAX 412-922-7556  
HOURS: M-F      8:00am — 4:00pm  
www.pittsburghpolicefcu.com  
email: creditunion@pittsburghpolicefcu.com



May 25th—Memorial Day

July 3rd— Observance of 4th of July

September 7th— Labor Day

## REG CC CHANGES

Effective July 1, 2020, the dollar amounts in the Greater Pittsburgh Police Federal Credit Union's Funds Availability Policy will be adjusted for inflation as required by the Expedited Funds Availability Act. The following thresholds are changing and may affect the funds available to you for certain deposits.

- Generally, the first \$225 from a deposit will be made available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit \$900 on Monday, \$225.00 from the deposit is available on Tuesday. The remaining \$675.00 is available on Wednesday
- We may delay the availability of your funds for any deposits over \$5,525. However, the first \$225 will be available on the next business day after your deposit. For example, generally, if you deposit a \$9,000 check the first \$225 will be available the next business day, \$5,300 will be available on the second business day, and the remaining \$3,475 will be available on the 7th business day.
- If you have a new account with us or have repeatedly overdrawn your account in the last six months, we may delay the availability of your funds for any deposits over \$5,525. For example, generally, if you deposit a \$9,000 check, \$5,525 will be available on the next business day for deposits of cashier's, certified, federal, state and local government checks.
- For other deposited items, the \$5,525 will be available the second business day, and the remaining \$3,475 will be available on the 9th business day after your deposit.

To receive a copy of the credit union's Funds Availability Policy, please contact us at 412-922-4800.

## Skip the mailbox, check the inbox

Enjoy free, online access to your statements. You can balance your accounts when you want for accuracy instead of waiting for paper statements.

Less paper to clutter your life!

E-statement Advantages:

- Available sooner than paper statements.
- Reduced paper consumption.
- View the same account information that gets printed on your paper statement.
- A simple e-mail notification lets you know when your e-statement is available for viewing on the HomeBanking.

Enrolling in E-Statements:

Access e-statements through online banking (online banking is required for e-statement access). To enroll:

1. Log into online banking located on our website.
2. Click on the Self-Service tab.
3. Click on e-statements.
4. Follow the enrollment steps.



## Change in Fee Schedule

We're writing to inform you about changes to Greater Pittsburgh Police FCU Schedule of Fees & Charges. We strive to keep our fees low and they are, by comparison, lower overall than those charged by almost any financial service provider in our marketplace.

Account Research Fee	\$20.00 per hour (1 hr min)
ATM/POS,O/D Fee	\$30.00 per item
Overdraft/NSF	\$30.00 per item
Courtesy Pay Fee	\$30.00 per item
Deposit/Payment Returned	\$30.00 per item
Stop Payment	\$25.00 per item
Escheat Fee	\$100.00 per account
Regulation D Transfer	\$5.00 per occurrence
Home Equity Payoff Letter	\$10.00 per request
Coin Redemption	3% of redemption value

Please refer to the complete Schedule of Fees & Charges on our website, effective **July 1, 2020**.  
[www.pittsburghpolicefcu.com](http://www.pittsburghpolicefcu.com)

Thank you for your confidence and membership in not-for-profit Greater Pittsburgh Police FCU. We pledge that we will continue to strive to maintain pricing that is favorable to our members as we invest in products and technology that address your financial needs.

### Thank you

After operating expenses and reserve requirements are met, income from loans and other revenue is returned to all members in the form of great rates, and a comprehensive selection of financial services. GPPFCU is proud to live the credit union philosophy of "people helping people" for its members and the community.

At GPPFCU, no two members are the same. Younger or wiser, they all have one thing in common, they work hard for every dollar they earn. We respect that and show our appreciation in low rates and consistent personalized care. When you call or visit the branch, we'll guide you through available service options to help you make the best financial decision for your situation.

**Thank you for being the BEST members for the last 85 years.**



### Take a Ride with GPPFCU

No matter what type of vehicle you're looking to buy new or used, we make it easy to get the financing you need. With a wide selection of financing options and flexible terms, we can help you keep your monthly payments where you want them. The best place to start is getting pre-qualified. You'll feel more in control when you're at the dealership knowing what you have to spend and be able to negotiate a better price. Once you've found your new/used vehicle, we'll be ready with your financing to make your purchase a quick and smooth process.

- Wide variety of loans for new and used vehicles, as well as motorcycles.
- Rates as low as 2.49% APR\*.
- You'll always receive a competitive rate– with no application fee when financed with GPPFCU.
- Loan Payment Protection Products – Protect your investment after you buy. Ex. GAP, Life and/or Disability coverages.

\*APR– Annual Percentage Rate

