

# C.G.H. Federal Credit Union



## Winter 2012

651 Fourth Avenue  
New Kensington, PA 15068

Phone: 724-594-1028

Fax: 724-337-1856

Email: [creditunion@cghfcu.org](mailto:creditunion@cghfcu.org)

Hours: Monday-Friday  
9:00-4:30



The credit union will be closed on the following days.

**January 2**– in observance of New Year's Day

**January 16**– Martin Luther King Day

**February 20**– President's Day

Visit our website at  
[www.cghfcu.org](http://www.cghfcu.org)

## Loan Rates

Loan Secured by Shares	5.00% apr
New Auto	5.99% apr
Used Auto	7.50% apr
Signature Loan	12.00% apr

## Certificates of Deposit

6 Month	.65% apr	.65% apy
12 Month	.85% apr	.85% apy

All rates subject to change without notice.

## **NOTICE**

**There is a moratorium on Mortgages and Home Equity loans until further notice.**

## FREE CREDIT REPORT

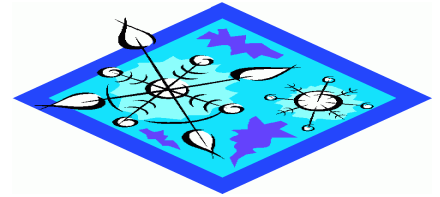
Consumers can order a free credit report from each of the three major credit reporting agencies once every 12 months. You can order by mail, telephone, or online. You don't have to order all three at the same time. The agencies are

Equifax, Experian, and TransUnion.

Phone: (877)322-8228

Online: [www.annualcreditreport.com](http://www.annualcreditreport.com)

Mail: Complete Annual Credit Report Request form available at [www.ftc.gov/credit](http://www.ftc.gov/credit) and mail to address indicated.



**C.G.H. welcomes....**

**Signalgraph**

**Security Inc.**

**to our Credit Union**

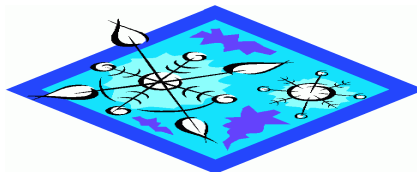


## CHRISTMAS CLUB

January 16, 2012 is the start of the 2012 Christmas Club account. It isn't too late to start saving for 2012. If you don't have a Christmas Club, why not start one today. Stop in or call for information. Payroll deduction is available.



**Please notify us in person, by fax, or secure message. If you have changed your address, phone number or place of employment so we can keep our records updated to eliminate any delays in corresponding with you.**



## *"People Helping People"*

Belonging to your credit union is about more than just an account number, it's about belonging to a financial institution you can believe in. As a member, you're also an owner, and we pay you back for that ownership in the form of lower fees and better rates. Are you using your membership for all it's worth? Find out by learning more about our cost-effective and helpful products and services. After all, we're about helping people. Your credit union is where you belong.

As part of the Americans with Disabilities Act, we would like you to notify us if you have a disability that requires assistance in conducting your credit union business.



**iBelong**

