

# CU

# Newsclips

Spring 2026 | Vol. 21 | No. 1

## FEATURED ARTICLE

### Shaping Tomorrow Together: Annual Credit Union Meeting

You're invited to attend our Annual Credit Union Meeting. Learn about our financial performance, future plans, and upcoming products and services while participating in important member decisions, including board elections.

Meet our leadership team, ask questions, and stay informed about your credit union's direction.

**Date & Location: Friday April 17, 2026 from 11am - 12pm**

**University Drive Campus, Building 1 Conference Room 1W-104  
Heinz Campus, Building 70 Conference Room 1A-163**

Cash prizes and refreshments will be provided. We look forward to seeing you there!



## Open the Doors to Your Dreams

Unlock the equity in your home and achieve your financial goals with our credit union's home equity loan.

Rates as low as

# 6.50% APR\*

Apply today and see the difference it can make!



## Simplify Your Finances with Credit Union Debt Consolidation

Managing multiple payments can be stressful. Debt consolidation allows you to combine balances into one loan with a fixed rate and a single monthly payment, making your finances easier to manage.

### Benefits of Debt Consolidation

- One convenient monthly payment
- Competitive interest rates that may reduce overall costs
- Fixed payments for easier budgeting
- Potential improvement to your credit score with consistent payments

### How Your Credit Union Helps

- Personalized financial counseling
- Competitive member-focused rates
- Flexible repayment options
- Educational resources to support financial success

Take a smart step toward financial stability. Contact your credit union today to explore debt consolidation options.

## Embrace Savings This Spring

Spring is the perfect time to refresh your financial goals.

Whether you're saving for travel, education, or a big purchase, creating a visual reminder can keep you motivated.

Consider setting up an automatic savings plan through your credit union for easy transfers and steady progress toward your goals. Start your savings journey today!

## Branch Locations and Hours

[www.vapghefcu.org](http://www.vapghefcu.org)

### VA Pittsburgh Employees

#### Federal Credit Union

1010 Delafield Road

Pittsburgh, PA 15215

### Hours of Operation

Monday-Friday.....8 am to 3:30 pm

12 pm to 12:45pm (Closed for lunch)

### Heinz Branch

#### Administration Building

#### Building 70, First Floor

*Closed: Thursdays at 2 pm*

Phone:.....412-822-3185

Fax:.....412-822-3187

### University Drive Branch

#### Building 1, Ground Floor

#### Room AE148

*Closed: Tuesdays at 2 pm*

Phone:.....412-360-1150

Fax:.....412-360-1149

## HOLIDAY CLOSINGS

Friday, April 3

**Good Friday**

Monday, May 25

**Memorial Day**

Friday, June 19

**Juneteenth**

## Securing Your Mobile Phone: Protect Your Personal Data

Your mobile phone holds a large amount of personal and financial information, which makes keeping it secure especially important. Protect your device by using strong passwords or biometric authentication such as fingerprint or facial recognition. Installing trusted security and antivirus software can help guard against potential threats and malicious programs. It is also important to download apps only from official app stores and to carefully review the permissions each app requests before granting access. Staying alert and avoiding suspicious links or unfamiliar downloads can further reduce the risk of scams or data breaches. Taking these simple precautions can help safeguard your information and keep your personal data secure.

## Spring into Action: Organize Your Finances

Spring is often associated with fresh starts, making it a great time to take a closer look at your financial habits and get organized. A little time spent reviewing your finances now can help reduce stress, improve clarity, and set you up for the months ahead. Whether you're managing everyday expenses or planning long-term goals, creating a simple system for your finances can make a big difference.



### QUICK TIPS FOR A FRESH FINANCIAL START

- **Review and Update Your Budget:** Make sure your spending plan reflects your current income, expenses, and priorities.
- **Organize Important Documents:** Gather bank statements, tax records, insurance policies, and other essential paperwork into one accessible system.
- **Check Your Credit Report:** Look for errors or unfamiliar activity and address any discrepancies promptly.
- **Cancel Unused Subscriptions:** Review recurring charges and eliminate services you no longer use.
- **Set Realistic Seasonal Goals:** Focus on small, achievable goals like building savings or paying down a specific debt.
- **Review Your Investments:** Take time to understand how your accounts are performing and whether they still align with your goals.

Store essential records safely, such as in a fire-resistant box or secure digital storage, so you can quickly access them when needed. Taking small organizational steps this season can help you feel more confident and in control of your financial future.

## Teaching Kids About Money: 3 Essential Tips

Helping children develop financial skills from a young age sets them up for lifelong success. Here are three essential tips to guide kids toward money confidence:

### 1. Start Early and Make it Fun

Introduce children to money concepts with simple lessons like identifying coins and bills, understanding needs versus wants, or practicing small purchases. Games, interactive activities, and real-life examples, such as paying for groceries or saving for a toy, make learning about money engaging and memorable.

### 2. Encourage Saving

Teaching kids to save helps them understand the value of money and delayed gratification. Open a savings account, use a piggy bank, or set up a small allowance system so they can watch their money grow. Celebrating milestones, like reaching a savings goal, reinforces positive habits and pride in their accomplishments.

### 3. Lead by Example

Children learn best by watching the adults around them. Demonstrate responsible budgeting, careful spending, and wise financial decisions in everyday life. Discuss family choices and involve children in small decisions to show them how to manage money wisely.

Small lessons today help children grow into confident, capable money managers tomorrow.



# Reviving Dormant Accounts: A Quick Guide

Exercising your dormant accounts is important to avoid fees and account closure. If left inactive for too long, these accounts can be subject to fees and may even be closed by the financial institution. To prevent this from happening, it's important to exercise your dormant accounts by making sure they are still active and in good standing.



## Here are a few steps to take:

- Review your account details, including balance, activity, and fees.
- Make a small transaction, such as deposit or withdrawal yearly.
- Update your contact information with the financial institution.
- Set up automatic transactions.
- Review your dormant accounts regularly.

By following these steps, you can keep your accounts active and in good standing.

## Loan Rates

Type	Maximum	Term	Rate*
<b>Share Secured</b>			
Share Secured Loans are as low as 3.55% above the current dividend paid on regular shares			
<b>New Vehicle</b>			
5 Year	Value of vehicle	up to 60 months	as low as 6.11%
6 Year	Value of vehicle	61 to 66 months	as low as 6.35%
7 Year**	Value of vehicle	67 to 72 months	as low as 6.60%
8 Year**	Value of vehicle	73 to 84 months	as low as 6.85%
<b>Used Vehicle</b>			
2025-2024	Value of vehicle	up to 60 months	as low as 6.36%
2025-2024	Value of vehicle	up to 72 months	as low as 6.85%
2023-2020	Value of vehicle	up to 36 months	as low as 6.95%
2023-2020	Value of vehicle	up to 48 months	as low as 7.61%
2023-2020	Value of vehicle	up to 60 months	as low as 7.86%
2019		older 36 months	as low as 8.61%
<b>Home Equity</b> Contact the Credit Union for Home Equity Loan Rates.			
<b>Signature Loan</b>		up to 1 year	as low as 9.50%
		over 1 year	as low as 10.00%

\*APR=Annual Percentage Rate. Rates effective as of February 23, 2026. All rates are subject to change without notice. Rates may change based on credit approval and terms. Call the credit union for current rate information. Equal Opportunity Lender. \*\*



## Unlock the Perks: Direct Deposit

Direct deposit is a free, fast, and secure way to receive your paycheck or government benefits. With direct deposit, your money is available immediately, reducing the risk of lost or stolen checks while providing a convenient and reliable payment method. Enrollment is simple and can be completed through your employer or financial institution. Making the switch to direct deposit can help streamline your finances and provide a more stress-free banking experience.