

ELECTRONIC SERVICES

FREE Online Banking

Manage your money in minutes, around the clock, with **Online Banking**. Log on to www.ArmcoCU.com now and check your account balances and history, request copies of checks, transfer between accounts, and more!

FREE Online Bill Pay

Pay all your bills online. Schedule payments at your convenience, set up monthly recurring payments, or pay one at a time automatically from your checking account.

FREE Mobile Banking

Bank by phone, on the go, whenever you want, with your mobile device. Check your balances, move funds from one account to another, pay bills and more.



FREE Remote Deposit Capture

With an app for mobile banking, deposits are a snap of your smart phone's camera. No need to come to the Credit Union to deposit your check.

FREE Tele-R-Phone

When a computer just isn't handy, pick up the phone for account access 24/7. Review deposits or withdrawals, verify checks cleared, transfer funds between accounts and more.

OTHER SERVICES

- Gift Cards
- Money Orders
- Certified Checks
- Direct Deposit
- Payroll Deduction
- Wire Transfers
- Coin Machine



MEMBERS Financial Services

A comprehensive, full service Financial Management Program available to members through the MEMBERS Financial Services Center located at the Credit Union.

- Investment Planning
- Mutual Funds
- Tax Deferred Annuities*
- Brokerage Services
- Stock and Bonds
- Life Insurance
- College Education
- Retirement Planning

We can help you...

1. Work toward a secure retirement (Clear Direction for a Confident Retirement)
2. Choose the investment and insurance products that are appropriate for you
3. Establish an education fund for your children
4. Lower your taxes*
5. Implement appropriate life insurance and long-term care options
6. Rollover your 401K / Retirement Plan **

Whether you're looking for guidance on just one financial need you want to tackle today, or if you're interested in putting together a comprehensive plan, Call the MEMBERS FINANCIAL SERVICES Program at (724) 284-2020, ext. 1030 for a no-cost, no-obligation analysis with Chuck Headley.



Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No financial institution guarantee. Not a deposit of any financial institution.

**Representatives are not tax advisors. For information regarding your specific tax situation, please consult a tax professional. FR-1926118.1-1017-1119*

***Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA). You should consider whether the rollover is suitable for you. There may be important differences in features, cost, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA.*



Main Office

101 Hollywood Drive
P.O. Box 1589
Butler, PA 16003-1589
(724) 284-2020

BC3 Branch

Student Success Center
2nd Floor
107 College Drive
Butler, PA 16002
(724) 431-4702

Karns City Branch

106 Petrolia Street
Karns City, PA 16041
(724) 756-6700

Mars Branch

963 Route 228
Mars, PA 16046
(724) 779-9090

www.ArmcoCU.com

Federally insured by NCUA

Member Services



WHY JOIN ARMCO CU?

Armco CU is one of the largest credit unions in western Pennsylvania with over \$330 million in assets and over 30,000 members. We are a not-for-profit financial cooperative, owned completely by our members. What that means to you is **savings**. Banks are responsible to stockholders and, therefore, higher fees and loan rates are necessary to provide income to those stockholders. At Armco CU, the members are the owners. All profit goes back to the members in the form of lower loan rates, higher savings rates and lower/fewer fees.

Who Can Join?

Armco CU membership is offered to any active employee, retiree, un-remarried widow or widower of one of our Sponsor Organizations to whom we then refer as the **BASE MEMBER**.

Family & Household Membership

Also eligible to join are the base member's parents, grandparents, children, grandchildren, brothers, sisters, spouse and parents of the spouse. Those who live in a household with a current member are also eligible to join.

We Make Joining Easy

Visit us online at www.ArmcoCU.com or stop by any of our offices to join today. Make an initial deposit of \$5 along with a one-time \$1 membership fee and become a member of Armco CU.

Once A Member...

...Always A Member. Once you become an Armco CU member, you can remain a member for life, regardless of where you live or work. Access your account by mail, fax, check card, Online Banking, Tele-R-Phone, Mobile Banking and ATMs nationwide.

DEPOSIT ACCOUNTS

Whether your goal is simply savings or long-term investment accounts, we can help.

- Savings
- Certificates
- Individual Retirement Accounts
- Christmas Club

FREE Checking

Tired of the “*” on your bank’s “free” checking account? At Armco CU, you get a Free Checking Account with no asterisks and no catches. That means...

- NO minimum balance*
- NO per check charge*
- NO monthly service fees*
- FREE first order of checks (9 colors)*
- FREE ATM or CU Check Card*
- FREE ATMs in CU\$ network*
- Overdraft Protection*

Our Free Checking is also interest bearing so your money continues to grow!

CU Check Card

Combine the convenience and speed of an ATM card with the security and accountability of your check book, and you've got one great tool - the CU Check Card.



Use your CU Check Card to make purchases, and the amount is automatically deducted from your Checking Account. Many retailers will also allow you to get **CASH BACK** at no additional charge when you make a purchase with your CU Check Card.

The CU Check Card also handles all of your ATM card needs as well.

No cash. No check. No problem.



AUTO LOANS

When you're in the market for a new or used vehicle, think of us first. Armco CU has some of the best rates you'll find for your auto loan.

- Purchases and Refinances
- Up to 100% Financing
- 2-Hour Approvals
- GAP Coverage
- Life and Disability Insurance

We also provide FREE pre-approvals so you know how much you can afford to spend.

PERSONAL LOANS

We offer a wide variety of low interest loans with flexible terms for your specific needs.

- Signature
- Student
- Savings Secured
- Line-Of-Credit
- Motorcycle
- Boat
- Motor Home
- Off-Road Vehicles

CU Credit Card

Great for shopping, travel, emergencies and for cash advances worldwide.

- Low Annual Percentage Rate*
- NO annual fee*
- NO fee for cash advances*
- NO fee for balance transfers*
- NO minimum finance charge*
- FREE \$250,000 Travel/Accident Insurance*

HOME LOANS

We've got your home loan needs covered from top to bottom, inside and out.



Home Equity

Great for home improvements, education, bill consolidation, refinancing, etc.

- Low Fixed Rate
- Terms Up to 15 years
- Up to 100% Financing
- Interest May be Tax Deductible

Home Equity Line-Of-Credit

Not sure how much you need to borrow? Not sure when you'll need it? Use the equity in your home as a Line-Of-Credit, and borrow from it as you see fit.

- Variable Rate
- Access Funds with HELOC Checks
- Up to 85% Financing
- Interest May be Tax Deductible

Mortgages

Let Armco CU help you determine the best way to finance the home of your dreams.

- Fixed or Adjustable Rates
- Terms Up to 40 years
- Low Closing Costs
- Fast Approvals
- Free Pre-Approvals