

Your Financial Pulse

A Newsletter for Members of South Hills Healthcare Federal Credit Union

South Hills Healthcare Federal Credit Union

Serving the employees of
St. Clair Hospital since 1976

LOAN RATES

All rates expressed as annual percentage rates.

Rates* as low as:

New Autos

2.00%

Used Autos

3.00%

Personal Loans

6.99%**

Visa Credit Cards

9.90%

*Check our website or call the office for current rate information.

** Rates vary based on term of loan.

New Fraud Prevention Services

Keep your SHH FCU Cards Secure with Purchase Alerts!



Mastermoney (debit card)

Contact the Credit Union to set up text alerts for real-time purchases/ATM withdrawals to immediately identify potentially fraudulent activity.

VISA (credit card)

Set your card up today online, get alerts for transactions in real-time and immediately identify potentially fraudulent activity. Learn more on our website or contact the Credit Union for assistance.

Services to Make Your Life Easier

Mobile Deposit – Deposit checks using your smart phone anytime, anywhere

ATM Deposit – for cash deposits, funds can be deposited at an ATM machine using your debit card.

Online or Mobile Banking – check your account balance or confirm transactions on your account online at our website or with our mobile banking application.

Online Loan Application – apply for a loan at your convenience from the comfort of your home.

Electronic Bill Payment Services – conveniently pay bills online. Chat live with a support representative if you encounter a problem.

South Hills Healthcare Federal Credit Union

1000 Bower Hill Road
Pittsburgh, PA 15243

Report lost or stolen debit cards:

ELAN: 1-800-264-5578

Report lost or stolen VISA:

1-800-325-3678

Hours of Operation:

Monday - Friday
9:00 a.m. to 4:00 p.m.

www.shhfcu.com



Are cash-back credit cards all they are wrapped up to be?

If you pay the balance in full each month, that cash-back card is for you. You may be receiving 1, 2 or 3% cash back with each purchase. However, if you are making the minimum payment each month, you can be paying finance charges much greater than that cash back!

Consider transferring outstanding balances to a South Hill Healthcare FCU VISA card. With rates as low as 9.9%, you can reduce finance charges and payoff that debt in less time. With a balance transfer fee of only 1% up to a maximum of \$25.00, you can't lose.

Take a few minutes to review your monthly statements. If your APR is greater than 9.90%, a Credit Union VISA card is for you!



ATTENTION!



ALL ATM/DEBIT CARD HOLDERS – Card Skimming Alert

We have become aware of a significant increase of skimming device fraud perpetrated at convenience store ATMs throughout the entire United States.

Things you need to know to protect your ATM/Debit Card...

- ✓ Always inspect an ATM before swiping your card. If something looks out of place, do not use it and contact the bank immediately.
- ✓ Since skimming devices can be hard to spot, experts suggest putting your hand over the keypad every time you punch in your pin. If there is a camera you cannot see, that should obstruct its view.
- ✓ Experts suggest never using your debit card at gas pumps. They are major targets for skimmers, and devices can be installed inside the door of the pump without the business' knowledge. This kind of device is almost impossible to spot.
- ✓ At retail stores and restaurants, never let your debit card out of your sight. Usually, skimming at those kinds of businesses involves a collusive employee. Keeping a close eye on your card can prevent problems.
- ✓ Regularly monitor your bank account for fraudulent charges or withdrawals. Contact the credit union immediately for any discrepancies.

Holiday Closings

Memorial Day – Monday, May 29, 2017
Independence Day – Tuesday, July 4, 2017

South Hills Healthcare
Federal Credit Union



Check out our mobile app!

On the go and can't find time access your account online? Check out our mobile app. Go to the app store and search for South Hills Healthcare Federal Credit Union. Get the app today!

Have you received your new debit chip card? All non-chip cards have now been deactivated, so activate your new chip card today.

Frustrated with outstanding debt?

Consolidate with a Credit Union Personal loan.
Borrow up to \$10,000 at rates as low as 6.99%.

Rates as low as
6.99%**

** Rates vary based on term of loan.