

# Winter 2024 Newsletter



## GPPFCU will be Closed on:

November 11, Veterans Day  
November 28 & 29, Thanksgiving  
December 24, Christmas Eve @ Noon  
December 25, Christmas Day  
December 31, New Year's Eve @ Noon  
January 1, New Year's Day  
January 20, Martin Luther King Jr. Day  
February 17, President's Day

## Take a Break this Holiday Season!

Skip-a-Payment, Stress Less!

**SIGN UP FOR SKIP-A-PAYMENT >**



### How does it work?

If you choose to skip a payment, your current due date will be advanced one month forward, just as if you paid. Interest will continue to accrue on your loan during the skipped payment period and your loan maturity date will be advanced one month forward. All items and conditions will remain the same and you'll resume your next regular payment. *Contact us for more information, 412-922-4800 Option 1 ■*

## Board Elections

Serving on the GPPFCU Board comes with a great deal of responsibility. The Board is tasked with setting the strategic direction of the Credit Union. The Board of Directors has an obligation to ensure we abide by our Mission and has a fiduciary duty as guardians of the Credit Union assets. We have one incumbent up for re-election. If you would like to run for a Board seat please visit our website ([www.gppfcu.com](http://www.gppfcu.com)) under forms for an Election to the Board of Directors application packet. Our Nominating Committee, made up of three GPPFCU members, will review all completed applications submitted by January 31st, 2025. Applicants will be notified in mid to late February as to whether or not they will be placed on the ballot. Stay tuned for more information on the 90th Annual Meeting. Details to come early 2025. ■



1338 Chartiers Ave  
Pittsburgh, PA 15220  
**PHONE:** 412-922-4800 **FAX:** 412-922-7556  
**HOURS:** M-F 8:00am – 4:00pm  
[creditunion@gppfcu.com](mailto:creditunion@gppfcu.com)  
[gppfcu.com](http://gppfcu.com)



Unlock Extra Rewards This Season: Take advantage of our limited-time Visa credit card offer and earn higher cashback on purchases through December!

## Limited Time Offer on GPPFCU Visa® Starting January 1, 2025 enjoy 3.99% APR\* on Balance Transfers

Are you feeling guilty how much money you spent on the holidays? No worries, transfer your high rate credit card to our 3.99% APR for the life of the transfer. To take advantage of this limited time offer, a balance transfer form will need to be completed. Stop by the branch or call the loan department to pick up the balance transfer form. They can be reached at 412-922-4800 option 2.

Don't have our card yet?

With our low interest rate, you can confidently handle life's necessities and enjoy your leisure time, whether that's a weekend project or a family gathering, without worrying about high interest costs.

Keep your hard-earned money where it belongs – in your wallet. Our card is designed to work as hard as you do, assuring peace of mind.

- 25-day interest-free grace period on purchases**
- No annual fee**
- Use anywhere Visa is accepted**
- Chip security provides extra protection against fraud**

To take advantage of this limited time Balance Transfer promotion, fill out a **Balance Transfer Authorization**.

**If you don't have a GPPFCU Visa, apply now at [www.gppfcu.com](http://www.gppfcu.com)** ■

\*APR=Annual Percentage Rate. Promotional 3.99% APR is for the life of the transfer. No Annual Fee. GPPFCU will charge interest on cash advances and transfers on the transaction date. Rates, terms, and conditions are subject to change.

### IMPORTANT

Please notify us 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. Please mail, fax, or use our CONTACT US button on our credit union website home page at: [www.gppfcu.com](http://www.gppfcu.com)

*Are you a Snowbird? Please supply the credit union with an alternative address, to eliminate a delay in receiving your mail.*



## Merger Approval

The National Credit Union Administration (NCUA) has approved the proposed merger of GPP Federal Credit Union and City Co FCU on August 22nd. The credit unions, when merged, will do business as GPP Federal Credit Union, with combined assets of more than \$100 million and over 9,000 members.

The next step in the process is approval of the merger by members of City Co FCU. A special membership meeting will be held on Thursday, November 14th, 2024, at 5:00 pm to finalize the process. This meeting will be held at the Allegheny County Courthouse, located at 436 Grant Street, Courtroom 3, #321. If you are a member at City Co FCU, we hope to see you at the vote on November 14th.

Bringing the two credit unions together, all members will have access to expanded products and services, the latest digital banking technology, and best-in-class member service.

For questions regarding the merger please feel free to contact the office. ■



Don't Let Your Account Go Dormant: Keep your account active to avoid unnecessary fees and ensure continued access to all your financial benefits.

## Dormant Accounts

### What Happens to Dormant Accounts? Key Insights and Next Steps

At GPPFCU we understand accounts go unused for many different reasons. You may have moved, you may have simply forgotten you had an account with us, or maybe a family/parent opened an account for you years ago and you had no idea. While we hope you continue utilizing our services we want you to be aware of how an account can become dormant.

Dormant accounts are defined as accounts that have had no activity on shares/savings or checking for a period of 12 months or more. After 18 months of no activity a \$3.00 fee is assessed each month. Dividends posting is not considered live activity and will not protect your account from being dormant. What can you do to prevent your account from going dormant?

- Request a withdrawal**
- Make a small deposit**

Call a Member Service Rep at 412-922-4800 for more information. ■

## Shared Branching Services are Available

### Expanding Access: What Members Need to Know

GPP Federal Credit Union has partnered with other credit unions across the country to provide members better and more convenient access to their accounts and money.

You can conduct the following transactions at any Shared Branching location:

- Make Deposits**
- Cash personal checks at another institution**
- Withdraw funds**
- Transfer monies from one account to another**

- Obtain balance inquiries**
- Process loan payments and advances**

### Bring the following documents and information to access Shared Branching services:

Your credit union name: Greater Pittsburgh Police FCU, full member number (checking number will not work), valid and acceptable ID (driver's license, passport, or a state issued ID card), your address, last 4 digits of your SSN, and your birthdate.

*Shared Branch services may vary by location*

Occasionally, a Shared Branch credit union charges fees. Any fee that would be charged will be posted in the lobby of said credit union.

Credit unions maintain discretion over withdrawals exceeding \$500. Cash and check withdrawals through Shared Branching can be limited, check with the credit union you are conducting financial transactions with. ■



FEDERAL CREDIT UNION

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Pittsburgh, PA 15220

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