


 Greater Pittsburgh  
Federal Credit Union

# Credit Union News

4415 Fifth Avenue | Pittsburgh PA 15213 | 412.621.6800 | Fax 412.681.7421



## 4 Flexible Ways To Use A Home Equity Loan

You already know that a Home Equity Loan can be a smart way to fund major renovations — but that's just the beginning. With competitive rates, borrowing amounts up to 80% of your homes value\*, and one-on-one support from our Home Equity Loan Officer, your home's equity can unlock powerful possibilities.

### Here are four flexible ways to put it to work:

**Consolidate High-Interest Debt:** Pay off credit cards and simplify your bills, often at a much lower rate.

**Cover Big Life Events:** Fund a wedding, adoption, or medical expenses with a lump sum.

**Boost Your Home's Value:** Invest in upgrades like roofing, windows, energy efficiency, or landscaping.

**Support Education:** Pay for tuition or training as a smart alternative to high-interest student loans.

Ready to put your equity to work? Call 412-621-6800 or visit [greaterpittsburghfcu.org](http://greaterpittsburghfcu.org) to connect with our Home Equity Loan Officer today.

\*The minimum loan amount is \$10,000. The property must be your primary residence located in Pennsylvania. Other restrictions apply. See us for complete details. APR = Annual Percentage Rate.



## Summer's Calling — Answer With A Vacation Loan!

Your next great escape is just a loan away! Whether you're chasing sunsets on the coast, exploring hidden gems across the country, or enjoying a staycation, Greater Pittsburgh FCU is here to help you make the most of your time off.

### Take advantage of our limited-time Vacation Loan offers — available through August 31:

- **\$1,000 for 12 months at 7.99% APR\***
- **\$2,000 for 12 months at 7.49% APR\***

### Your getaway, your way:

- Lounge by the beach
- Catch a bucket-list concert
- Explore national parks
- Surprise the kids with theme park thrills



Fixed terms make budgeting easy — and the memories unforgettable.

Apply today at [greaterpittsburghfcu.org](http://greaterpittsburghfcu.org) or call 412-621-6800.

\*APR = Annual Percentage Rate. APR is effective June 1, 2025. Eligibility may vary based on individual applicant(s) creditworthiness. Some restrictions apply. See Credit Union for complete details.

## Start Smart With A Teen Checking Account!



Has your teen landed a summer job? It's the perfect time to open their first checking account while they start learning how to manage money and build lifelong financial skills.

At GPFCU, our checking accounts for members age 16 and up strike the right balance between independence and parental support.

### Why it's a smart move:

- **Direct Deposit Convenience:** Get paychecks quickly and securely.
- **Easy Access:** Use a debit card to spend or withdraw — no need to carry cash.
- **Money Management Tools:** Track balances, set alerts, and build budgeting habits with online and mobile banking.
- **Parental Guidance:** Joint accounts allow parents to stay involved and provide guidance and support.

Give your child the tools to manage their money with confidence. Stop by a branch or visit [www.greaterpittsburghfcu.org](http://www.greaterpittsburghfcu.org) to open an account today.

## Holiday Closings

### Juneteenth

Thursday, June 19, 2025

### Independence Day

Friday, July 4, 2025

### Labor Day

Monday, September 1, 2025



## Contact Information

### Main Office – Oakland

4415 Fifth Avenue

Pittsburgh, PA 15213

Monday – Friday 9:00 am – 4:00 pm

P – 412.621.6800

F – 412.681.7421

Toll Free – 1.888.673.7224

### UPMC Presbyterian Hospital - ext. 210

Wednesday 9:00 am – 3:00 pm

Closed for Lunch 12:30 – 1:00

### UPMC Passavant Hospital - ext. 220

Monday – Friday 9:30 am – 4:30 pm

Closed for Lunch 1:30 – 2:00

Closed every 4th Thursday of  
each month

No transactions after 4:00 pm

### UPMC Mercy Hospital - ext. 230

Monday 8:30 am – 12:30 pm

### St. Clair Hospital - ext. 240

Monday – Friday 9:00 am – 4:00 pm

Closed for Lunch 1:30 – 2:00

### CCAC North Shore - ext. 250

Tuesday & Thursday 9:00 am – 4:00 pm

Closed for Lunch 1:00 – 1:30

### CMU Campus - ext. 260

Tuesday – Friday 9:00 am – 3:00 pm

Closed for Lunch 12:30 – 1:00

Hours may vary seasonally.

Visit us at

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



Federally Insured  
By The NCUA



Follow us on Facebook

Stay in touch with all the  
latest news.

## Make College Happen — Minus The Financial Stress

College is a big step — for students and their families. That's why Greater Pittsburgh FCU partners with Sallie Mae® to offer Smart Option Student Loans — designed to help cover the gap when scholarships and savings fall short.

### Here's why families trust this option:

**Flexible Repayment Plans:** Choose the in-school repayment option that fits your budget.

**Competitive Rates:** Pick from fixed or variable interest rates to match your financial strategy.

**No Surprises:** No origination fees and no penalties for early repayment.

**Real Support:** Get guidance from Sallie Mae's 100% U.S.-based Student Loan Specialists.

Take the pressure off and give your student a more affordable way to pursue their dreams. Learn more at [www.greaterpittsburghfcu.org/b-loans.html#student](http://www.greaterpittsburghfcu.org/b-loans.html#student).

Note: This program is offered through Sallie Mae®. Greater Pittsburgh FCU serves as a referral partner only. Please visit the link above for complete terms and conditions.



## Drive A Better Deal With Our Online Auto Center

Whether you're buying or refinancing, Greater Pittsburgh FCU makes it simple with our exclusive Online Auto Center.

This free member resource puts everything in one convenient place — so you can search for your next car, compare prices, apply for financing, or refinance an existing loan. Save time, save money, and get on the road faster.

### Visit our auto-buying site and:

**Search New & Used Inventory:** Browse local dealers for vehicles that match your needs and budget.

**Compare Prices:** View side-by-side listings to ensure you're getting a great deal.

**Apply for Financing:** Lock in low rates and flexible terms through GPFCU, right from the site.

**Refinance Your Loan:** Already financed elsewhere? See how much you could save by switching.

**Plan Your Purchase:** Estimate payments, check trade-in values, and get tips for smart car buying.

Skip the stress — start your car-buying journey today at [gpfcu.memberautocenter.com](http://gpfcu.memberautocenter.com).

## Celebrating 70 Years of Putting Members First

This year marks a major milestone—Greater Pittsburgh Federal Credit Union is celebrating 70 years of service! Originally chartered in 1955 as The University of Pittsburgh Federal Credit Union, we've grown to serve nearly 10,000 members from UPMC, Pitt, and other employers across the Greater Pittsburgh area.

Our mission has remained the same from the beginning: putting people over profit and helping members reach their financial goals with care, trust, and personalized service.

Thank you for being part of our journey — here's to the next 70 years of strength, service, and community!