

Member Auto Center (MAC)

Your Hassle-Free Car Shopping Program

Are You Ready for Your Next Outdoor Adventure?

Our partnership with Keystone Lending Alliance, KLA, works with a number of local dealers to help you finance your Power Toy of choice: Motorcycles, Dirt bikes, All Terrain Vehicles (ATV's), Personal Water Crafts (PWC's) & Snow Mobiles!

If you are interested in purchasing a Power Sport vehicle, please call Allegent at 412-642-2875 and ask to speak to a knowledgeable loan representative and a member of our team will help guide you in the right direction!

We are proud to be part of the Keystone Lending Alliance (KLA), a Credit Union Service Organization that is owned and operated by Allegent and four other credit unions in the area.

If you happen to be in the market for a new automobile, KLA also offers lending services to our members for auto financing allowing you to finance through Allegent right at the dealership. This means that you no longer need to stop by the credit union to fill out paperwork and you can complete your car purchase even when the credit union is not open! It can all be done right there at the dealer! Ask for Allegent financing the next time you purchase an auto at any of our participating dealerships.



Dollars & Sense Smart Option Student Loan Program

Now you can pay for college the smart way with great repayment options... Together we can do this!

The Allegent Smart Option Student Loan® by Sallie Mae® is an ideal solution to help bridge that gap between federal loans and the cost of your education expenses.

The Smart Option Student Loan features and benefits:

- Competitive Interest Rates
- Borrow up to 100% of school certified education costs (minimum \$1,000)
- Multiple in-school repayment options available
- Borrower benefits available - like rewards and interest rate reductions
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- Fast Online Application. Our easy-to-complete application takes about 15 minutes.
- No prepayment penalty.

To learn more or to apply, please see our website!



Audio Response
Connect directly by
dialing:

412-642-2850

Office Closings:

Independence Day - Friday, July 4, 2014
Labor Day - Monday, September 1, 2014



Liberty Center Branch
1001 Liberty Ave. Ste. 100
Pittsburgh, PA 15222

Franklin Park Branch
2000 Corporate Dr. Ste. 200
Wexford, PA 15090

NDC Micro Branch
300 Brush Creek Rd.
Warrendale, PA 15095

Summer 2014

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(412) 642-2875

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Community Works

People Helping People...

At Allegent our commitment to service reaches beyond just serving our members; we also believe in serving our communities.

This summer you will find us participating in local Community Day events near the Franklin Park Branch. Stop by and visit us at: Franklin Park's Festival in the Park, Marshall Twp's Community Day or McCandless Twp's Community Day. Fun times for all, hope to see you there!

We are happy to continue supporting North Allegheny High School's sports program as well as fundraising for Children's Miracle Network.

Help us help you! If your organization has a volunteer program that we may become associated with contact Emily Ludovici, Community Relations Coordinator, at (412)642-2875 ext. 2824 or email at eludovici@allegentfcu.org

Don't Get Burned with Higher Insurance Premiums...



Allegent Trusts TruStage Insurance Products

We are always working to provide value to our members and that is why we endorse TruStage products and programs. For more than 75 years, TruStage has been providing exceptional value and superior service exclusively to credit unions and their members.

Do you know how much you're paying for your insurance products? Below, you'll find information on products for auto & home, life and AD&D insurance. Get your FREE quote from TruStage and compare your costs... you may be able to save money by switching to TruStage!

You Could Save on Your Auto and Home Insurance!

You want quality auto and home insurance that you can depend on and rates you can afford. By combining your car and home insurance you may qualify for multiple discounts and get fast 24/7 claims service (including holidays).

A Plan for Every Chapter of Your Life with TruStage Life Insurance.

Life insurance is an important part of a financial safety net that you can provide your loved ones in the event of your passing. It helps provide peace of mind knowing that your beneficiaries will receive money when they need it most.

Life Insurance pays your beneficiaries money which can be used for any purpose.

- Provides cash for daily living expenses
- Funds your children's education
- Meets monthly mortgage payments

Are You Prepared for the Unexpected?

To help you protect the people who matter most in your life, Accidental Death and Dismemberment (AD&D) Insurance from CMFG Life Insurance Company pays a cash benefit in the event of a covered injury or death due to an accident.

AD&D Benefits can include:

- A hospital benefit—helps pay for hospital stays
- Education assistance—helps pay college expenses for children or spouse
- Childcare assistance—helps provide childcare coverage

Call TruStage for your **FREE, no obligation quote.**
Toll-free 1-888-380-9287
Visit us at TruStageAutoHome.com

Monday - Friday: 7am - 1am ET
Saturday: 7am - 11:30pm ET
Sunday: 9am - 10pm ET

Do You Know About Shared Branching?

Shared Branching allows you to access your accounts at 5,000+ credit union branches nationwide! Access your Allegent account while on vacation, on a business trip or in your own neighborhood!

Credit unions around the country have come together to share branches and be more accessible to you!

Just Look for the logo:



TO FIND A SHARED BRANCH:

- Visit co-opsharedbranch.org
- Download the "Find Branch" app
- Call 888-SITE-CO-OP (748-3266)

Travel Money Cards

Planning your vacation soon? Make sure you include our VISA® Travel Money Card in your plans! It can be loaded with a maximum of \$5,000, has a minimum of \$100 and is re-loadable.

For more details contact the credit union at (412)642-2875 or visit www.allegentfcu.org

PNC ATM's Surcharge Free!

Allegent offers more convenience for members with our ATM & Debit cards. You are able to use your Allegent ATM/Debit card at any of the 7,000 PNC Bank ATM's surcharge free! This makes it even easier for you to access your Allegent funds. To apply for a card, call today!

Financial Highlights

As of May 31, 2014

Assets	\$158,838,447
Shares	141,059,772
Loans	90,618,108
Members	15,008

New Branch Expansion Coming Soon...

We are pleased to announce the pending merger of Eastern Pittsburgh Bell Federal Credit Union, which recently received approval from both the National Credit Union Administration and Eastern Bell Members to merge with Allegent. Eastern Pittsburgh Bell has over 2,000 members who will be joining the Allegent family on July 1st. "We look forward to welcoming Eastern Pittsburgh Bell members to Allegent as we transition the Eastern Pittsburgh Bell Federal Credit Union," stated Kevin Anglemeyer, CEO of Allegent. Eastern Pittsburgh Bell has just over \$8 million in total assets and one branch location.

Once the merger is complete, Eastern Bell members will have access to a wider selection of products and services offered through Allegent. The Eastern Bell Board of Directors sought a merger partner that could offer its members a more extensive product listing, value pricing and a credit union capable of accommodating the Eastern Pittsburgh Bell members. Both Allegent and Eastern Pittsburgh Bell Board of Directors believe it's the perfect fit.

The Eastern Pittsburgh Bell branch is located on Rodi Road in the Eastern suburbs of Pittsburgh. Plans are underway for building upgrades and renovations. Upon completion of renovations and system conversions, the Eastern Pittsburgh Bell location will become a third, full-service Allegent branch and will be available to all Allegent members.

Stay tuned for more exciting news as we progress on our new branch expansion!

Tell us where you want to go. We'll help you get there.

*A Message from
Allegent Investment & Retirement Services*

Perhaps you're just starting out, beginning to build the foundation for your future. Or maybe you're an empty nester, with the newfound freedom to travel and pursue lifelong dreams. Or you might be nearing or at retirement, hoping to maintain a comfortable lifestyle while ensuring you won't outlive your assets.

Whatever your stage of life, Costas A. Grekis, CRPC, the Allegent Investment & Retirement Services Representative serving Allegent Community Federal Credit Union, can help, with top-notch financial and investment advice and a full spectrum of investment tools and options designed to help you achieve your dreams.

Costas has the depth of knowledge and the breadth of experience to help you get where you want to go. From a full range of offerings, he will help you choose the investment options that will help you best reach your financial goals.

At Allegent Community Federal Credit Union, we've built a wealth of trust with you. Now, trust us and Costas to help you build your wealth. To arrange a no-cost, no-obligation meeting, simply call (412) 642-2875 extension 2860.

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.**

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Wondering How You're Going to Afford That Home Improvement, Family Vacation, or College Tuition?



It's simple! Use the equity in your home to your advantage.

One low-rate **Home Equity Loan** for all your plans!

Let us help you discover the hidden value in your home!

2.99% A.P.R.*
fixed rate up to 5 years



* APR = Annual Percentage Rate. 2.99% APR fixed rate available as of July 1, 2014-August 31, 2014 for a maximum term of 60 months and a loan-to-value (LTV) of 80% or less. Available for 1-4 family owner-occupied property only. Minimum loan amount for this promotion is \$25,000.00. Resulting monthly payments per \$1,000.00 borrowed are \$17.98 for 60 months. Transaction must result in a first or second lien position mortgage. Other rates and terms available. Offer is subject to change without notice. Not available for new home purchases. Property insurance required. Flood insurance may be required. Refinancing of an Allegent existing Home Equity loan to obtain this rate offer requires \$25,000.00 in new money. Loan application subject to normal underwriting standards. Membership eligibility required. This offer cannot be combined with any other offers, promotions or discounts. Federally Insured by NCUA.



Who Doesn't Want to Earn EXTRA Points When Shopping for the Basics?

Shop with the Allegent Membership Rewards Visa® Card to Earn Extra Points During the Months of August & September! If you don't have our Rewards credit card yet, apply today and start earning points!

B2B BONUS POINT REWARDS

SHOP BACK TO BASIC AND EARN 3X SCORECARD® REWARD POINTS ON SELECT MERCHANTS DURING AUGUST AND SEPTEMBER!

- Office/School Supplies
- Grocery Stores
- Department Stores
- Restaurants
- Gas Stations



Contact Allegent for More Details

