

Balance Transfer Request



Complete and sign this form to transfer balances from other non-Allegent credit and store cards to your Allegent Community Federal Credit Union Platinum or Membership Rewards Credit Card.

Mail the completed form to : 1001 Liberty Avenue, Suite 100, Pittsburgh, PA 15222 OR Fax: 724-933-8843
Attn: Loan Department

MEMBERSHIP / PERSONAL INFORMATION

First Name	Last Name	Allegent Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number	Work phone number	Mobile phone number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Allegent Credit Card Number	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

I agree that I will be responsible for the balance outstanding on my Allegent Community Federal Credit Union Card as a result of the balance transfer requested below and that the aggregate of all balance transfers must not exceed the available credit on my Allegent Credit Card on the date of the transfer. By signing this form, I acknowledge that I have read and understood the declaration and declare that the details contained in this application are true and correct.

BALANCE TRANSFER INFORMATION (One form required from each creditor)

Please note that you can only transfer up to your available credit limit. This may mean that you are not eligible to transfer the entire balance from your other existing credit and store cards to your Allegent Credit Card. We reserve the right to reduce the amount of the balance transfer request in accordance with the credit limit assigned to your application.

Name of Account Holder or Credit Card Holder	Account/ Credit Card Number	
<input type="text"/>	<input type="text"/>	
Name of Issuing Bank/ Financial Institution or Store	Amount To Be Transferred	
<input type="text"/>	<input type="text"/>	
Payment Address Line 1	Payment Address Line 2	
<input type="text"/>	<input type="text"/>	
City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>

Please continue to make at least the minimum payment on your other credit cards/accounts until you receive confirmation from those companies that the transferred amount has been credited to them on a future statement. You should not transfer the amount of any disputed purchase or charge. If you do, you may lose your dispute rights. If you want to close an account, please contact the other credit card company directly. To ensure you have credit available for purchases, we may restrict the amount of your credit limit that is available for balance transfers. Allegent is not responsible for fees and finance charges incurred by you prior to your balance being transferred. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). You will continue to be responsible for any balance on your other credit cards. The payment and transfer of balances are contingent upon approval by Allegent and receipt of complete, legible balance transfer requests. Balance transfer requests will only be accepted from non-Allegent credit and store cards. Transfer requests to cash or to yourself cannot be processed. Balance transfers will accrue interest from the date of transfer.

Audio Response
Connect directly by dialing:
412-642-2850

Office Closings:

Martin Luther King Jr. Day - Monday, January 19, 2015
President's Day - Monday, February 16, 2015



Liberty Center Branch 1001 Liberty Ave. Ste. 100 Pittsburgh, PA 15222	Franklin Park Branch 2000 Corporate Dr. Ste. 200 Wexford, PA 15090
Penn Hills Branch 539 Rodi Rd. Pittsburgh, PA 15235	NDC Micro Branch 300 Brush Creek Rd. Warrendale, PA 15095

Winter 2014

Branch Locations:

Liberty Center Branch 1001 Liberty Ave. Ste. 100 Pittsburgh, PA 15222	Franklin Park Branch 2000 Corporate Dr. Ste. 200 Wexford, PA 15090	Penn Hills Branch 539 Rodi Rd. Pittsburgh, PA 15235	NDC Micro Branch 300 Brush Creek Rd. Warrendale, PA 15095
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Community Works

People Helping People...

Thank you to all who participated in the Shop for Miracles fund-raising campaign by Children's Miracle Network. On International Credit Union Day, every time Allegent members used their Visa debit &/or credit cards to make a purchase Allegent donated .25 per transaction! With your help, we raised \$530 for the children!

In early December Allegent employees participated in The Chamber of Commerce, Inc. Holiday Giving Trees to help make the Holidays special for those less fortunate. Gifts were donated to various outreach organizations serving North Pgh, Northern Allegheny & Cranberry Corridors.

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

New Year, New You!
Take the First Step Towards a Better Tomorrow
by Making the Switch to a Low-Rate
Allegent Visa® Credit Card Today!

3.99% Introductory Balance Transfer
A.P.R.



Membership Rewards Visa®
8.90%-13.90% APR**



Platinum Visa®
7.90% variable APR*



If you would like to save money by transferring your higher interest balances to one of our low-rate cards with no balance transfer fee, simply complete the enclosed credit card application and the balance transfer form on the back of this newsletter, and return both forms to the credit union. You can visit our website for additional information on the two Visa credit cards we offer or give us a call and one of our credit union representatives will be happy to assist you!

APR=Annual Percentage Rate. *Introductory balance transfer rate of 3.99% is for the first 12 billing cycles from account opening date. After this introductory period, the standard purchase APR will be applied to unpaid balances. Balance transfers are contingent upon issuance of your new Allegent credit card account. Introductory 3.99% rate applies only to balance transfers processed by Allegent. Balance transfers must be completed within the first 90 days of account opening. Rewards points not awarded for transferred balances. Introductory promotional rates and terms are subject to change and may be terminated at any time. All credit subject to approval. Some restrictions may apply. For more details, please refer to the credit card agreement and disclosure accompanying your card. **APR Based on creditworthiness. Federally insured by NCUA.

Allegent's

2015 Annual Meeting

This year's event will be a business meeting and will take place on Thursday, March 12, 2015 at the credit union's Franklin Park Branch in Wexford.

Registration will begin at 4:30pm and the business meeting will begin promptly at 5pm.

Visit Us at: The Original Pittsburgh RV Show January 10-18, 2015

Visit us at booth #27 on the second floor of the David L. Lawrence Convention Center. RV show hours: Saturdays are from 10am-9pm, Sundays are from 10am-5pm, weekdays are from 4pm-9pm.

Online Banking & Bill Pay

With Allegent's Online Banking & Bill Pay, you can conveniently and securely access your account 24 /7 via the Internet. You can customize the look and feel of your Online Banking page by choosing options such as creating account nicknames, adding a Quick Pay or Quick Transfer section, showing current news, stocks and weather updates and creating your own favorites tab and custom links. Best of all, it's FREE!

Visit our website and click on Sign Up Now to get started with Online Banking.

Financial Highlights

As of November 30, 2014

Assets	\$160,378,196
Shares	142,021,976
Loans	94,484,844
Members	17,200

Welcome New Members

From Eastern Pittsburgh Bell Federal Credit Union

Everyone at Allegent is excited to welcome our new members of Eastern

Pittsburgh Bell Federal Credit Union. It is important for the communities we serve to have a strong local credit union. We are pleased to have the ability to better serve our members in the eastern suburbs.

Take advantage of the wide array of services Allegent has to offer. From savings and checking, to credit cards, auto loans and home loans, we've got you covered. We are your credit union and we are here for you!

Don't Let Emotions Drive Your Investment Decisions
Content developed by CUNA Brokerage Services, provided by Costas A. Grekis, CRPC Vice President, Wealth Management Allegent Investment & Retirement Services

Emotions play an important role in some of the most important decisions we make in our life. But when it comes to investing, emotions can do more damage than good. Here are three ways that emotions play a detrimental role in our investment decisions and what we can do about it:

Don't Follow the Herd

When stock prices start to fall, some people decide to sell their stock mutual funds. What starts as a few people selling their investments can turn into a panic where everyone decides to sell. It's called "herding" and it is one of the most common mistakes that people make when markets decline.

Avoid Extreme Thinking

When markets fall, people often start to think in extremes. Everything in the market begins to look black and white. The facts can have many meanings and we need to think intelligently about how these facts affect us before we make any investment decisions.

Be Aware of Our Short-Term Bias

When it comes to investing, most of us have a short-term bias. That means that recent market gains lead to excitement and higher expectations. On the other hand, recent market losses lead to suspicion and caution. The challenge for investors is not to forget both the long-term history of the markets and their own long-term goals.

Stay True to Your Goals and Your Plan

When markets are volatile, it tends to bring out our emotional side. Before we react emotionally to short-term market gyrations, we should ask ourselves some important questions. What is our long-term goal? Have our goals changed? Was our plan to reach our goals a sound plan? Are there any good reasons to abandon our plan? Once we have asked and answered these questions our decisions are more likely to be driven by logic not emotions.

Costas A. Grekis, CRPC is Vice President, Wealth Management, Allegent Investment and Retirement Services, located at Allegent Community Federal Credit Union. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact Costas at (412) 642-2875, extension 2860.

Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

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What Home Improvements Do You Have On The List For 2015?

Visit our booth at the Pittsburgh Home & Garden Show



to see how we can Help You
Accomplish Your Goals!
March 6-15, 2015
David L. Lawrence Convention Center
Pittsburgh, PA

Home Equity Line of Credit

Use Your Line of Credit for:
Home Repairs,
Vacationing,
College Tuition &
so much more!

2.74% A.P.R.*
Variable Rate



Earn **2,500** bonus points on your Membership Rewards Visa® credit card when you open an Allegent Home Equity Line of Credit!***



*APR = Annual Percentage Rate. Home Equity Line of Credit offer requires a minimum line amount and initial draw of \$10,000 and a loan-to-value (LTV) of 70% or less. Transaction must result in a first lien position mortgage. Variable APR is subject to change the 15th day of each month based on the prime rate as published in The Wall Street Journal minus 0.51% with a maximum APR of 17.99% and a minimum of 2.74% variable APR as of January 1, 2015. Available line amounts up to \$250,000 for single family owner-occupied property only. Other rates and terms available. Offer is subject to change without notice. Not available for new home purchases. Refinancing of an existing Allegent Home Equity Loan / Line of Credit to obtain this rate offer requires \$10,000 in new money at the time of closing. Property insurance required. Flood insurance may be required. Loan application subject to normal underwriting standards. Membership eligibility required. This offer cannot be combined with any other offers, promotions or discounts. ***Promotional membership bonus points will be credited to your Membership Rewards Visa card at time of loan closing. This promotional membership bonus points offer will end March 31, 2015. Federally insured by NCUA.

Shared Branching: How It Works...

Personalized service is a major benefit of banking at Allegent, and you don't have to sacrifice convenience to get it. Take advantage of Allegent's shared branching services through CO-OP Shared Branch and you can access your account at any of 5,100 credit union branches nationwide, often just as if you were visiting one of our own.

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to Allegent. This is a huge benefit to our members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are good there's a shared branch near you.

Shared branching is yet another example of credit union membership offering the best of both worlds—individualized attention and nationwide availability. The cooperative spirit of credit unions allows them to work with each other in ways that competing banks typically do not. Visit www.co-opsharedbranch.org or download the Shared Branch Locator app for iPhone or Android to find branches nearest you. You can also look for the "CO-OP Shared Branch" logo on the door of any credit union branch.

At a CO-OP Shared Branch location you can:

- Make deposits and withdrawals
- Receive loan advances
- Make loan payments
- Access VISA® funds

Many shared branches also offer transfers, statement histories, money orders, traveler's checks and notary services. Since services vary from one location to another, check with individual branches before your visit for a complete menu of available services.

