



SPRING 2011

CREDIT UNION CHATTER

Your new car is waiting for you...

Spring Auto Loan Special

3.99% APR - New Vehicles

4.99% APR - Used Vehicles



During the Spring Auto Loan Special receive 100% financing on new and used vehicles. We can also refinance vehicles purchased through other financial institutions. Applications are available online or at any of our locations. For more details on auto financing, repayment terms, and to calculate monthly payments, visit us at www.greaterpittsburghfcu.org. Sale ends May 31st.

GREATER PITTSBURGH
FEDERAL CREDIT UNION
www.greaterpittsburghfcu.org

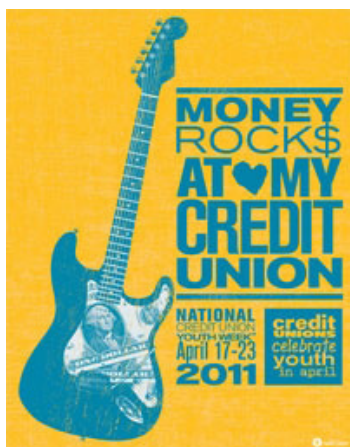
OAKLAND (MAIN) OFFICE:
Monday thru Friday
9:30 AM-4:00 PM
412-621-6800
FAX 412-681-7421
TOLL FREE 1-888-673-7224

UPMC PASSAVANT OFFICE:
Monday thru Friday
9:00 AM-5:00 PM
412-367-6338
FAX 412-367-6658

UPMC PRESBY OFFICE:
Monday and Wednesday
7:30 AM-3:30 PM
Friday
7:30 AM-3:00 PM
412-647-6337

UPMC CHILDREN'S OFFICE:
Monday - Wednesday - Friday
7:30 AM-3:30 PM
412-688-0442

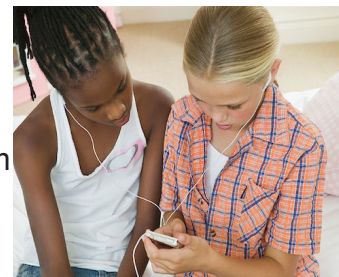
UPMC MERCY OFFICE:
Tuesday
8:30 AM-12:30 PM
Thursday
12:00 PM-4:00 PM
412-232-7717



It is never too soon to teach our children to be financially responsible. Each year, credit unions nationwide recognize the importance of our youth, their membership, and the value of teaching them good saving and spending habits as early as possible.

From now until May 5th, any \$5.00 deposit we receive from our Junior Savers will enter them in a raffle to win an MP3 Player.

For more details, please visit our website.



Are you happy with your bank raising their fees every time you turn around? Just checking.

Why not apply for a checking account with your credit union? Once you have a share account with the minimum \$50.00 balance you may apply for a share draft/checking account. Here are a few important points about the credit union's share draft/checking account to take into consideration:

- Overdraft protection is available.
- No annual or monthly fees.
- No minimum balance required.
- FREE Online Banking.
- FREE Bill Pay.
- VISA Debit Card available with approved application.



A credit check will be done on all applications received. Approval subject to credit history.

Greater Pittsburgh
Federal Credit Union

The Preferred
Credit Union
serving employees of the
University of Pittsburgh,
UPMC and many more!

All rates shown are subject to change without notice. For current rates please see our website.

HOME EQUITY LOAN RATES

Fixed Rate Loans - Over \$25k
New money only
3.99%.....5 year repayment
4.49%.....10 year repayment
4.75%.....15 year repayment

Fixed Rate Loans - Under \$25k
4.75%.....5 year repayment
5.10%.....10 year repayment
5.25%.....15 year repayment

Call the Main Office to apply.

All Home Equity Loans have a minimum of \$5000.00 and a maximum of 80% of the appraised value minus any mortgage balance.

HOME EQUITY LINE OF CREDIT

4.25%.....variable rate

PERSONAL LOAN RATES

Minimum — \$500.00
Maximum - 1 month gross salary if employed 3 to 12 months. 2 month gross salary if employed 1 year or more with current employer.
8.50%.....3 year repayment
9.50%.....4 year repayment

AUTO LOAN RATES

New Car Loan.....4.99%
100% financing for up to 5 years.
\$25,000.00 or more up to 6 years financing.

Used Car Loan.....5.99%
2007 - 3 year repayment
2008 and newer - 4 year maximum repayment.

Financing 80% of the NADA Blue Book Value.

The auto loan rates above are effective before and after the Spring Auto Loan Special which ends May 31, 2011.



"When a character of a man is not clear to you, look at his friends."

Japanese proverb

The following dividends were posted
04/01/2011

REGULAR SHARES

\$0.00 TO 149.99.....0.00%
\$150.00 TO 4999.99.....0.30%
\$5,000.00 TO 9999.99.....0.55%
\$10,000 AND OVER.....0.80%

CLUB ACCOUNTS

\$0.00 TO 149.99.....0.00%
\$150.00 TO 4999.99.....0.10%
\$5,000.00 AND OVER.....0.18%

IRA'S

Passbook Accounts.....1.00%

CERTIFICATES OF DEPOSIT & IRA CERTIFICATES

Six Month.....0.60%
One Year.....0.70%
Two Year.....0.90%
Three Year.....1.20%
Four Year.....1.40%
Five Year.....1.60%

Minimum \$1,000.00 for
Certificates of Deposit

VISA CREDIT CARDS

Balance Transfers.....6.9%
Cash Advances.....6.9%
New purchases.....9.9%

Please call our North Hills Office for more information on our VISA credit card including how to obtain an account, cash advances, limit increases, and/or balance transfer information.

We also have a link on our home page which allows you to view your statement, payment activity, and balances of your credit card.



Memorial Day - May 30, 2011

Greater Pittsburgh Federal Credit Union proudly thanks all of you who have served!
You are our Heroes!

PRESIDENT'S CORNER

As of April 8, 2011 our dear friend and co-worker Patty Mance will begin her retirement. After 13 and a half years Patty has decided to take it easy and do fun things with her family and friends. She has been a joy to have with us, being a professional and great person to work with; always helping our members with their financial needs.

Each day Patty would come in to work with the "Question of the Day" from a local radio station and test us to get the answer. Some were easy and some were not. We as her credit union family will certainly miss her and wish her good health and happiness in all of her future endeavors. She will come back to visit from time to time, so you may still see her in the office.

Patty, Good Luck! - Lots of love from the Board of Directors and Staff of GPFUCU.

There are funds available to all members who qualify to borrow. Our semi-annual auto loan special begins April 1st and continues through May 31, 2011. Great rates, convenient payroll deductions and fast service are available to you. Go online or call any of our five locations for more details.

Now that spring is here, why not take the time to do some financial spring cleaning. Compare the services and products we offer to the other financial institutions you use. Compare the rates of our loans and credit card to those you currently have. Are you finding increased fees and fines on the services they offer? Maybe it is time to consider moving more of your business to your credit union. Happy Spring!

Sincerely,

Patricia J. Juliano
President/CEO

A Celebration of Life

Jeffrey D. Abbott
January 2, 1976
March 27, 2011

Fill not your hearts with pain and sorrow, but remember me in every tomorrow. Remember the joy, the laughter, the smiles; I've only gone to rest a little while. Although my leaving causes pain and grief, my going has eased my hurt and given me relief. So dry your eyes and remember me not as I am now, but as I used to be. Because I will remember you and all and look on with a smile. Understand, in your hearts, I've only gone to rest a little while. As long as I have the love of each of you, I can live my life in the hearts of all of you.

In honor of our beloved friend and co-worker. We will miss you and your wonderful smile.

The Board of Directors and Staff

Your Credit Union Account

A minimum balance of \$50.00 is required to have an account with the credit union. This amount is held in your share account and is not available for use. Please keep this in mind when you are making any payments. We will return any item if there aren't enough funds to clear them and your account will incur a non-sufficient fee of \$20.00 per item. Only funds above this minimum \$50.00 balance are usable for payments.

The only time you may access the \$50.00 required funds is when you close your account. In order to close the account, all transactions to your account must be stopped - including payroll deductions. This may take one full pay period. There is a 5.00 early termination fee for any account closed within 90 days of opening the account. Once your account is closed there is a six month waiting period before you can rejoin - membership eligibility applies.

When doing business by phone with the credit union, we always need your account number. We will not access your account by name or social security number. If you cannot find your original membership card, you will be able to find your account number on any statement, receipt, or check stub we have issued to you. This is a policy of the credit union made to ensure the security of your account information.

When conducting business with the credit union - in the main office as well as in any of our branch offices - two forms of valid identification is required. Expired identification will not be accepted.

Any member who has a share account that is less than \$100.00 and has no activity in that account within one quarter will be assessed a \$5.00 maintenance fee at the end of the quarter. This fee will automatically be deducted from your share balance and continue each quarter until the member activates the account with a deposit or withdrawal. To avoid this fee, inactive accounts must have a minimum balance of \$100.00.

Please keep us informed of your current address. It is not your employer's responsibility to contact us. Any account that isn't updated before quarterly statements are mailed will be charged a postage fee of \$2.00. Withdrawal checks will not forward to your new address. Please take the time to update your account prior to requesting a withdrawal.

Tax Tips from The Internal Revenue Service (IRS):

The Alternative Minimum Tax attempts to ensure that anyone who benefits from certain tax advantages pays at least a minimum amount of tax. The AMT provides an alternative set of rules for calculating your income tax. In general, these rules should determine the minimum amount of tax that someone with your income should be required to pay. If your regular tax falls below this minimum, you have to make up the difference by paying alternative minimum tax.

Here are six facts the Internal Revenue Service wants you to know about the AMT and changes for 2010.

1. Tax laws provide tax benefits for certain kinds of income and allow special deductions and credit for certain expenses. These benefits can drastically reduce some taxpayers' tax obligations. Congress created the AMT in 1969, targeting higher-income taxpayers who could claim so many deductions they owed little or no income tax.
2. Because the AMT is not indexed for inflation, a growing number of middle-income taxpayers are discovering they are subject to the AMT.
3. You may have to pay the AMT if your taxable income for regular tax purposes plus any adjustments and preference items that apply to you are more than the AMT exemption amount.
4. The AMT exemption amounts are set by law for each filing status.
5. For tax year 2010, Congress raised the AMT exemption amounts to the following levels:
 - \$72,450 for a married couple filing a joint return and qualifying widows and widowers;
 - \$47,450 for singles and heads of household;
 - \$36,225 for a married person filing separately.
6. The minimum AMT exemption amount for a child whose unearned income is taxed at the parents' tax rate has increased to \$6,700 for 2010.

Use the IRS AMT Assistant to determine whether you may be subject to the AMT. Taxpayers can find more information about the Alternative Minimum Tax and how it impacts them by accessing IRS Form 6251, Alternative Minimum Tax - Individuals, and its instructions at <http://www.irs.gov> or by calling 800-TAX-FORM (800-829-3676).

Important information from the Federal Trade Commission (FTC):

The FTC has information on how to protect yourself using public wireless networks - or Wi-Fi hot spots.

Public wireless networks - those Wi-Fi hot spots in coffee shops, libraries, airports, hotels, universities, and other public places - allow people to access the internet through a shared network. While convenient, they are often not secure. You're sharing the network with strangers, and some of them may be interested in your personal information.

Technology experts at the FTC say encryption is the key to keeping your personal information secure online. Encryption scrambles the information you send over the internet into a code so that it cannot be accessed by others.

To determine if a website is encrypted, look for **https** at the beginning of the web address (the "s" is for secure), and a **lock icon** at the top or bottom of your browser window.

For more information on keeping your personal information safe while using a public network, please log on to the FTC's website at www.ftc.gov.



Mother's Day - May 8th

"A mother is not a person to lean on but a person to make leaning unnecessary."

Dorothy C. Fisher



Father's Day - June 19th

ALTERNATE OFFICE LOCATIONS

We have several locations available for your convenience to assist you with applications, deposits, payroll deductions, and any other questions you may have. **Checks can be printed from any of these locations with the exception of Shadyside.**

UPMC SHADYSIDE SATELLITE: There is a credit union representative available on a rotating schedule at UPMC Shadyside Hospital. Please call our representative at the UPMC Children’s location for more information. The phone number is 412-688-0442.

UPMC CHILDREN’S OFFICE: Located across from Children’s Hospital at 4414 Penn Avenue in Lawrenceville. This location is open 7:30 AM to 3:30 PM - Monday, Wednesday, and Friday. This office is closed for lunch from 11:30 AM to 12:00 PM. Call us at 412-688-0442.

UPMC MERCY OFFICE: Located on the 1st floor of St. Ann Center in room 108. This office is open on Tuesday from 8:30 AM to 12:30 PM and Thursday from 12:00 PM to 4:00 PM. Call us at 412-232-7717.

UPMC PASSAVANT OFFICE: Located in the Professional Bldg beside Passavant Hospital. This location is open 9:00 AM to 5:00 PM, Monday thru Friday. VISA credit card questions should be directed to this office, and any check requests must be called in before 4:00 PM. Call us at 412-367-6338.

UPMC PRESBY OFFICE: Located in the hospital on the eleventh floor by the cafeteria. This location is open 7:30 AM to 3:30 PM Monday and Wednesday and 7:30 AM to 3:00 PM on Friday. This office is closed for lunch from 11:30 AM to 12:00 PM. Call us at 412-647-6337.



Independence Day - July 4th

“Try to learn something about everything and everything about something.”

Thomas Henry Huxley



LOOKING AHEAD

Amusement Park Ticket Sale!

No Snow and Temperatures Rising!

Summer BBQs and Vacations!

ANSWER TO THE LAST CHATTER CHALLENGE

Q: When is the latest you can call the North Hills Office to pick up a withdrawal check?

A: Check requests to the North Hills location must be called in before 4:00 PM.

Thanks for Playing - and Good Luck with the next Chatter Challenge!

CONGRATULATIONS!!!

Susan Majersky
Winner of last quarter’s
Chatter Challenge
&
Dominic Meaner
Winner of last quarter’s
New Member Raffle.

CHATTER CHALLENGE

For this Chatter Challenge, see if you can answer this question: What are the two things you should look for to determine if a website is encrypted? If you know the answer, send it to us. Names of participants will be entered in a drawing. The drawing will be held at the main office on June 27, 2011. The winner will receive a \$50.00 deposit to their share account. All entries must include the member’s name, account number, and daytime phone number. Please mail or fax your answer to the Main Office in Webster Hall with the heading, “Chatter Challenge”. You may also e-mail us at info@greaterpittsburghfcu.org with “Chatter Challenge” in the subject line.

Remember to keep reading your Credit Union Chatter so that you stay informed, updated, and possibly rewarded!

CALENDAR OF EVENTS

Greater Pittsburgh FCU
4415 Fifth Avenue
Suite 100
Pittsburgh, PA 15213
Phone: 412-621-6800
Fax: 412-681-7421
Toll Free: 1-888-673-7224

Greater Pittsburgh FCU
North Hills Branch Office
Passavant Professional Bldg
1st Floor, Suite 1107 A
Pittsburgh, PA 15237
Phone: 412-367-6338
Fax: 412-367-6658

Please also visit us at:
www.greaterpittsburghfcu.org

- Earth Day.....Friday, April 22nd
- Easter.....Sunday, April 24th
- Administrative Professionals Day.....Wednesday, April 27th
- Mother’s Day.....Sunday, May 8th
- Memorial Day.....Monday, May 30th - CLOSED
- Flag Day.....Tuesday, June 14th
- Father’s Day.....Sunday, June 19th
- Independence Day.....Monday, July 4th - CLOSED

MEETING YOUR FINANCIAL NEEDS IS OUR TOP PRIORITY!