

Letter from the President

NOTICE: This will be the last **hardcopy** of the newsletter that will be **mailed** to all of our members. In our many efforts to reduce expenses, future Spring and Fall newsletters will be posted on our website, littlegiant.fcu.org.

My main purpose for writing this letter to you is to update you on the changes taking place at your Credit Union. The biggest change was selling the old office building, that served us well for 37 years, and moving into our leased office in Robinson Township in April. The other changes fall into two categories: 1) Increase Income and 2) Reduce Operating Expenses. Both of these combined to improve earnings. LGFCU is financially strong and continues to be well capitalized (over \$5,000,000).

Increase Income

We have plenty of money to loan; we just need more car and truck loans. See the article "Kickoff the Holidays in Style" so you and your family members can take advantage of our **new promotional offer** for car and truck loans.

Also share the article "Give the Gift of Credit Union Membership" to a family member or co-worker so they have the opportunity to use LGFCU for their car or truck loan.

We are working on our marketing plan to re-establish our relationships with our SEGs (Select Employee Groups - member companies) and to get new member accounts for our 17 SEGs.

Reduce Opening Expenses

By selling the old office we eliminated maintenance costs, unpredictable repairs and taxes. We reduced the costs for utilities. We eliminated spending for promotional items. We are trying to reduce postage cost by putting the newsletter on our website and reduce cost associated with inactive accounts- See article.

We are trying to reduce cost by communicating by e-mail. We are updating our database to include e-mail addresses for all our members. This can easily be done by going onto our home page and clicking "Contact Us", fill in the blanks and click "Submit". *Members, please make an effort to do this.*

We are exploring ways to use the internet to communicate, to do business and reduce cost. Little Giant FCU has just received \$7500.00 Digital Enhancement Grant. Our intent is to spend this on projects such as e-statements, e-signature, online banking etc. We continue to look for other ways to cut cost and spend our limited resources for only those items that are absolutely necessary - business expenses.

Final Thoughts

Please take the time to look at the ad for Better Choice Loans, and other articles that contain important information.

In closing, the Staff, Committees and Board of Directors are working hard to provide the Best Customer Service to serve you. The Credit Union Motto is Members helping Members. We need new members and car and truck loans.

We need your help. Help us grow.

Sincerely,

Dom Viletto

Thank You Vets!

November 11th is the day set aside to honor our veterans, but every day is a good day to thank our veterans for their service. Our men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. We also need to thank our veterans' families who sacrifice so much while their loved ones are protecting our freedom.

Whether they have served their country honorably during war or peacetime, our veterans are our heroes. So make it a point to thank your friends and family members for their service. And when you spot someone in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.



Get The Card That Gives You More

Credit cards have come a long way from the first use of credit coins and charge plates as far as the late 1800s. According to creditcards.com, these early proprietary versions were issued by oil companies and department stores to create customer loyalty and improve customer service. Fast forward to 2017 and while you may still have a department store charge card tucked in between your plastic cards, if your wallet doesn't boast one of our credit cards you could be missing out.

With a credit card from the credit union, you'll get one of the best interest rates available. Our credit card also comes with the member service you've come to expect from your credit union. Introductory offer **4.9%** first 6 months.



Holiday \$\$ Coming Your Way

Holiday Club Account checks will be disbursed. October 13, 2017.
Didn't open one for 2017? It's never too early to start saving for next year!
Call the Credit Union today to get one started.



Kick Off the HOLIDAYS in Style and get a Gift Card for Holiday Shopping.

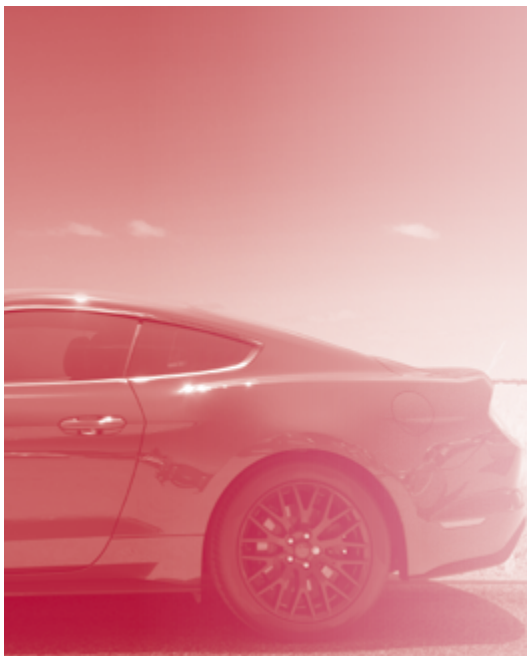
With the arrival of the 2018 Models, car dealers are offering attractive deals on the 2017 Models. If you are looking to get behind the wheel of a new or used car for the holidays your Credit Union can help! We've got a variety of rates and terms to fill your needs, and with our quick and easy application process, you'll be driving off in the car of your dreams in no time.

Get a Gift Card from Little Giant FCU for making a loan on a new or used car or transferring a loan from another financial institution.

Gift Card will be **1%** of the loan amount.

For more details, stop by the credit union office or give us a call today **412-771-6400**.

**This does not apply to loans already financed with us.
This offer is for a Limited Time. \$300.00 MAXIMUM*



Light Up Your Holiday Season

Take Out a Holiday Loan to Brighten Your Holiday!

For December only we are increasing our Better Choice (Pay Day) loans from \$500.00 to \$1000.00 for 6 months.

15% APR Payroll deduction and
18% APR coupon book.

\$20.00 application fee, 2 recent paystubs, photo I.D.
no credit report required. Must be a credit union member
for 30 days and have income of at least \$1000.00 per month.

To take advantage of this special offer:

Contact the credit union to apply for this
limited time offer.

412-771-6400

“NEW” Inactive Account Policy

NOTE:

To avoid an inactivity fee. One(1) transaction (deposit or withdrawal) must be made once a year for each account.

At the August Board of Directors meeting, the board discussed, voted on and approved the following revised fee for inactive accounts:

- \$1.00/month effective **October 1, 2017**
- Inactivity Fees are waived for **July, August and September 2017**

Sufficient notice is hereby given for members to make a transaction on their account.

The credit union has incurred considerable expense over the years to send out statements for accounts that have been inactive for years. This expense included the cost to print statements, stationery, envelopes and postage.

We **DO NOT** want members to close their accounts.

We **DO** want members to be active and use their accounts.



Sprint
The New Network

Why throw away your money?

Save big with Sprint's Credit Union
Member Discount Plan.

Click www.SprintSave4CU.com

Call **877.SAVE.4.CU**

Visit *your local Sprint retail location*



Save with the Sprint Credit Union Member Discount! Get 10% off of select regularly priced Sprint monthly service and waived fees.

Visit LoveMyCreditUnion.org/Sprint or littlegiantfcu.org to learn more.

Holiday Closings

THANKSGIVING

Thursday, November 23

Friday, November 24

CHRISTMAS HOLIDAY

Monday, December 25

NEW YEAR'S HOLIDAY

Monday, January 1



Give The Gift Of Credit Union Membership

Are you looking for the perfect gift for a co-worker or family member? Look no further than Little Giant Federal Credit Union Membership. Whether it's for a birthday, the holidays, or just a way to say "thank you," CU membership is the gift that keeps on giving!

By referring a co-worker or loved one to Little Giant Federal Credit Union, you are offering an abundance of financial benefits, including:

- Lifelong access to affordable financial products
- Lower fees on transactions
- Better rates on loans
- Superior member service
- Higher yields on savings
- Educational resources

Plus, you are helping to grow and strengthen the entire Little Giant Federal Credit Union membership, as well as the global credit union movement. A credit union is not just a place to conduct financial transactions, but also a trusted partner who wants to help you reach your life goals. You have experienced the gift of CU membership, so why not pay it forward?

Give the gift of Little Giant Federal Credit Union membership today to your loved ones or co-workers. Help them join by calling Little Giant Federal Credit Union at 412-771-6400.



Little Giant Federal Credit Union

532 Clever Road, Suite 200
McKees Rocks, Pa. 15136

PRSRT STD
US POSTAGE
PAID
GRAND RAPIDS, MI
PERMIT 1

VISIT US ONLINE at
www.littlegiantfcu.org

Contact Us

MCKEES ROCKS OFFICE

532 Clever Rd, Suite 200, McKees Rocks, PA 15136
(412) 771-6400 • Fax (412) 771-2478
Monday-Thursday : 8:00 am - 4:45 pm
Friday: 8:00 am - 4:15 pm

DUQUESNE UNIVERSITY OFFICE

Libermann Bldg, Room 106
600 Fifth Avenue, Pittsburgh, PA 15219
(412) 391-1340
Tuesday and Thursday: 9:00 am - 4:00 pm

Voice Response System:
(412) 771-6400

Web: www.littlegiantfcu.org

To report lost or stolen credit/debit card: 800-499-7728
24 hour customer service for credit cards: 866-820-2992

AFLAC Available

Little Giant is pleased to announce three AFLAC programs available direct to members. The plans are:

- Accident
- Cancer
- Critical Care and Recovery
(includes heart attack and stroke)

These plans can be paid for directly out of your account and are available to members under the age of 65. Members can protect themselves, their spouses, and their children up to the age of 26. These plans are all guaranteed renewable and have rate stability, so the amount you pay stays the same even if you move into a higher age bracket. We have information in our office that we can send out to you. If you would like to sign up for any of the plans you can contact the Little Giant AFLAC agent Michael Murtough at 412-320-3709 or you can email him at michael_murtough@us.aflac.com.