

focuspoints

A publication for the members of Little Giant Federal Credit Union

76th Annual Meeting

Sunday Brunch at the Pittsburgh Airport Marriott May 21, 2017

Little Giant invites you to attend our-our annual meeting at the Pittsburgh Airport Marriott. Why? Because all members are equal owners of the Credit Union, whether their deposits amount to \$50.00 or \$500,000. Little Giant's annual meeting is a democracy in action. It's an occasion for management and elected officials to report to you, as owners. And, it's an opportunity for you to raise concerns, ask questions and meet the management team.

Here, you'll learn more about the Credit Union's financial position, products and services, current business issues and future goals. You'll be able to meet face-to face the people, professionals and volunteers who run your credit union.

There's no better time to evaluate the financial position of the Credit Union and to learn more about how you and your fellow members borrow and save together. Without member input, credit union leaders can only guess what owners like you want from their financial institution.

When you attend Little Giant's annual meeting, you'll leave with a better understanding of its purposes and goals and be prepared to face today's financial challenges.

Agenda

Sunday Brunch 11:00 – 12:30 • Meeting/Elections 12:30 – 1:15
Door Prizes 1:15 – 2:00

A Breakfast of Distinction

Assorted Juice, Fresh-cut Fruit, Assortment of Breakfast Pastries,
Variety of Cold Cereals, Scrambled Eggs with Cheese and Chives, French Toast with
Warm Maple Syrup and Whipped Butter, Bacon and Sausage, Breakfast Potatoes,
Starbucks™ Coffee, Herbal Tea, Decaffeinated Coffee

Annual Meeting – May 21, 2017

Reservation Form

\$10.00/member • \$5.00/children under 10 • \$15.00/guest (non-credit union member)

Name: _____ Phone #: _____

Address: _____ Member #: _____

Guest Names: _____

_____ of Adults: x \$10 = _____

_____ of Children: x \$ 5 = _____

_____ of Guests/Non Members: x \$15 = _____

Total Enclosed \$ _____

Return in person
or by mail by May 5, 2017.

Little Giant Federal Credit Union
600 Chartiers Avenue
McKees Rocks, PA 15136

Check Enclosed Charge My Share Account



Spring 2017

We Have the Financial Products and Services You Need!

Share Accounts
Share Draft (Checking)
Accounts
VISA® Credit Cards
IRA Accounts
Christmas Club Accounts
Vacation Club Accounts

Loans For:

Cars and Trucks
Home Improvements
Bill Consolidation
Vacations
Moving Expenses
Appliances
Weddings
Pay Day Loans

...or any other
worthwhile purpose

Holiday Closings

GOOD FRIDAY

Friday, April 14

MEMORIAL DAY

Monday, May 29



The Benefits of Belonging to a Credit Union

Credit unions are non-profit organizations. The sole purpose for a credit union's existence means that it should have your best interests at heart, and not the bottom line of the institution.

Because they follow a cooperative structure, credit unions are owned and operated by their members. Upon making the initial deposit, members are granted voting rights along with a surplus income returned in the form of dividends because cooperatives are owned and operated by members. Remember, you, as a member, have a say in how the credit union operates. Little Giant FCU is governed by a Board of Directors. Members can contact the Credit Union and communicate questions, concerns, or suggestions to the Board of Directors. The Credit Union also has an annual meeting whereby all members are encouraged to attend. In addition, you can get involved and provide direct input. The Credit Union currently has open positions on the Board of Directors and various committees. Contact the Credit Union to see how you can get involved and make a difference.

Looking for Loans to Get the Kids Through College?



NOW YOU CAN PAY FOR COLLEGE THE SMART WAY

Sallie Mae Smart Option Student Loan[®]
TOGETHER WE CAN DO THIS.

▶ GET STARTED

Visit our website and click on the link to find out how to get the money you need to get your kids through college.

Together we can do this!

Sign Up for Email Updates

Stay up to date on everything that's happening at your credit union. We would like to be able to start sending e-statements for our members. In order to do this we will need to have email addresses. Eventually all statements will be done by email. To help us get started please visit our website at www.littlegiantfcu@verizon.org, click contact us link and submit your contact information and email address. Or give us a call at 412-771-6400.

Is it Time for a New Ride?

Looking for a new or used car or refinancing your car from another financial institution? Check out our great rates! Plus, get a FREE* gas card. (Limited Time Only.)

Car Loan Rates Have Never Been This Low!

New Car Rate Never Titled	1.9%	APR 48 Months
1-3 Years Old	2.9%	APR 48 Months
	3.9%	APR 60 Months
	4.9%	APR 72 Months (loans over \$15,000)
Used Cars 4-6 Years old	4.9%	APR 48 Months
Used Cars/Trucks	We use retail value in NADA book	

Have your car financed at another financial institution, call us and maybe we can give you a better rate than you have!

These rates can change at any time, so hurry in for our best rates ever! Call the office at 412-771-6400 and we will let you know what you need to do to apply. This does not apply to loans already financed at Little Giant FCU.

*\$50.00 gas card for new cars. **\$25.00 gas card for used or refinancing from another financial institution



Notice of Fee Changes Effective April 1, 2017

	Current	New
Share (Savings) Account Fees		
Early Termination (within 90 days of opening)	\$10.00	\$10.00
Escheatment Fees	\$100.00	\$100.00
Inactive Account Fee (after 12-months of inactivity on overall relationship)	-	\$5.00/month
Transfer Fees (to cover an overdraft)	\$5.00	\$5.00
Share Draft (Checking Account) Fees		
Copy of Check Fee	\$3.00	\$3.00
Copy of Statement Fee	\$5.00	\$5.00
Non-Sufficient Funds (share drafts, ACH, ATM Fees)	\$30.00	\$30.00
Stop Payment - Withdrawal Check	\$20.00	\$20.00
Transfer Fees (to cover an overdraft)	\$5.00	\$5.00
Wire Fees	\$15.00	\$15.00
Lending (Loan) Fees		
Loan Late Payment Fee (after 10 days grace period)	-	\$15.00
VISA® Card Late Payment (after 10 days grace period)	\$10.00	\$15.00
Other Fees		
Returned Mail Fee	\$3.00	\$3.00

WE NEED YOU



The Little Giant Federal Credit Union is looking for volunteers with a financial, accounting or business background for the board of directors. Little Giant Federal Credit Union is member owned and we need members to volunteer their time and knowledge to help the credit union grow. To understand more about this position, please give us a call at 412-771-6400. Please consider submitting a letter to Little Giant Federal Credit Union by, May 12, 2017 deadline, so candidates can be placed on the ballot to be voted at the annual meeting on May 21, 2017.

Little Giant Federal Credit Union Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from My Credit Union Rewards. As a Little Giant FCU member, you can save each month on your wireles data - plus your activation and upgrade fees waived.

Our members can get:

- **10% discount** on select regularly priced. Sprint monthly data service
- **Activation fee on new lines waived** (\$36 saving)
- **Upgrade fee waived** (\$36 saving)

Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) or
- Visit your nearest Sprint store

Let then know you're a credit union member and mention Corporate ID: NACUC_ZZM.

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Download the Love My Credit Union Rewards app in the Apple Store or Google Play or www.Sprint.com/verify to verify your membership.

Stop paying too much for your wireles data service. Start saving with the Sprint Credit Union Member Discount today.

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We Are Moving

This is to inform you that we will be relocating our office in the near future. An exact date in early April is not known at this time. We continue to offer the same prompt, friendly customer service at our new address: 532 Clever Road, Suite 200, Mckees Rocks, PA 15136. The new office is not far from our current location. We will be sending out letters giving you all the information. We are also working on some new products that will make it easier for our members to do business with us, one of which is being able to apply for loan online. This is a great opportunity for us and we are excited about our new location. Please be patient with us during this transition period. We look forward to continue to serve our member needs.



Little Giant Federal Credit Union

600 Chartiers Avenue
Mckees Rocks, PA 15136

PRSR STD
US POSTAGE
PAID
GRAND RAPIDS, MI
PERMIT 1

VISIT US ONLINE at
www.littlegiantfcu.org

Contact Us

MCKEES ROCKS OFFICE

600 Chartiers Avenue, 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

Our Duquesne University Office has moved to:
Liebermann 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) 771-1383

Web: www.littlegiantfcu.org

To report lost or stolen VISA® Card: 800-991-4961
To report lost or stolen Debit Card: 800-991-4965

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.