

End of Year 2025 Newsletter



GPPFCU will be Closed on:

September 1, Labor Day
October 13, Columbus Day
November 11, Veteran's Day
November 27-28, Thanksgiving
December 24, Christmas Eve @ Noon
December 25, Christmas Day
December 31, New Year's Eve @ Noon
January 1st, New Year Day
January 19, Martin Luther King Jr. Day
February 16, Presidents' Day

Give Your Wallet a Holiday

Skip-a-Payment and Relax!

[SIGN UP FOR SKIP-A-PAYMENT >](#)

How does it work?

If you choose to skip a payment, your current due date will be advanced one month forward, just as if you paid. Interest will continue to accrue on your loan during the skipped payment period and your loan maturity date will be advanced one month forward. All items and conditions will remain the same and you'll resume your next regular payment. *Contact us for more information, 412-922-4800 Option 1 ■*

Board Elections

Serving on the GPPFCU Board comes with a great deal of responsibility. The Board is tasked with setting the strategic direction of the Credit Union. The Board of Directors has an obligation to ensure we abide by our Mission and has a fiduciary duty as guardians of the Credit Union assets. We have four incumbents up for re-election. If you would like to run for a Board seat please visit our website (www.gppfcu.com) under forms for an Election to the Board of Directors application packet. Our Nominating Committee, made up of three GPPFCU members, will review all completed applications submitted by December 31st, 2025. Applicants will be notified in mid to late January as to whether they will be placed on the ballot.

Stay tuned for more information on the 91st Annual Meeting. Details to come early 2026. ■



1338 Chartiers Ave
Pittsburgh, PA 15220
PHONE: 412-922-4800 **FAX:** 412-922-7556
HOURS: M-F 8:00am – 4:00pm
creditunion@gppfcu.com
gppfcu.com



Limited Time Balance Transfer Offer – GPPFCU Visa®

Starting January 1, 2026 – Lock in **3.99% APR*** on Balance Transfers for the life of the transfer! Post-Holiday Bills? We've Got You Covered. If your holiday spending left you with high-interest credit card balances, now's the perfect time to make the switch. Transfer your existing credit card balances to a **GPPFCU Visa** and enjoy a low, fixed **3.99% APR*** that stays with you for the entire life of the transfer.

To get started, simply complete a **Balance Transfer Authorization Form**.

- Visit our branch in person, or
- Call our Loan Department at **412-922-4800 (Option 2)** to request your form.

No GPPFCU Visa Yet?

With our card, you can confidently cover life's necessities and enjoy the moments that matter—without the stress of high interest charges. Whether you're tackling a weekend project, planning a family gathering, or just managing day-to-day expenses, our card keeps more money where it belongs—**in your wallet. Benefits include:**

- ☒ **25-day interest-free grace period on purchases**
- ☒ **No annual fee**
- ☒ **Use anywhere Visa is accepted**
- ☒ **Chip security provides extra protection against fraud**

*APR=Annual Percentage Rate. Promotional 3.99% APR is for the life of the transfer. No Annual Fee. GPPFCU will charge interest on cash advances and transfers on the transaction date. Rates, terms, and conditions are subject to change.

Don't wait—this is a limited-time offer. **Apply today at www.gppfcu.com and start saving! ■**

IMPORTANT NOTICE TO CUSTOMERS

Regarding Change to Regulation CC (Funds Availability Act) Amendments to Regulation CC which implements the Expedited Funds Availability Act (EFA Act) are reviewed every five years and adjusted as needed for inflation. The changes outlined below will go into effect July 1, 2025. We are increasing the amount we make available for withdrawal by checks not subject to next day availability to \$275. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts, and the amount for determining a repeat overdraft is increasing to \$6,725.



Christmas Club Check Distribution

At GPP Federal Credit Union, we know how quickly the holiday season can sneak up on your budget. That's why our Christmas Club Savings Account is designed to help you plan ahead with ease and confidence.

By setting aside just **\$25 per pay for 26 pay periods**, you'll have **\$650 ready for holiday expenses**—without the stress of last-minute scrambling. Saving throughout the year ensures that when October arrives, your funds are transferred directly into your GPPFCU savings account, right on time for holiday shopping.

Why it works:

- Earn interest while you save
- No service charges
- Easy to Monitor

With a Christmas Club Account, you'll enjoy the holidays without the financial strain—because planning ahead makes all the difference.

Start saving today and let GPPFCU help make your holidays merry and bright!

Visit www.gppfcu.com for more information. ■



Enjoy the road ahead and 1% off your qualifying rate on new car loans.

Drive Away with a Better Car Loan Rate!

Looking for a new ride? Now's the perfect time to make it happen! For a limited time, GPPFCU members can enjoy **1% off your qualifying rate** on all new car purchases. That means more savings in your pocket and a smoother path to your dream vehicle.

Whether you've been eyeing a sporty coupe, a family SUV, or a fuel-efficient commuter, we've got you covered. Plus, as a member-owned credit union, you'll get the personalized service and competitive rates you deserve.

Don't wait—this special offer won't last! Visit www.gppfcu.com to apply today and hit the road in style. ■

Kickstart the New Year with Strong Financial Goals

A new year is a fresh start—and the perfect time to take control of your financial future. By setting clear goals, giving yourself deadlines, and staying on track, you can make meaningful progress toward the life you want.

1. Create Clear, Achievable Goals

Begin by identifying what's most important to you this year. Do you want to save for a vacation, pay off a credit card, build an emergency fund, or boost retirement savings? Be specific—set a target amount and define exactly what you're working toward. The more focused your goal, the easier it will be to measure success.

2. Set Realistic Deadlines

A goal without a timeline is just a wish. Assign deadlines to each of your financial objectives. For example, "I will save \$1,200 for an emergency fund by December 31" or "I will pay off my \$2,000 credit card balance in 10 months." Timelines give your goals structure and help you pace your progress.

3. Stay on Track

Track your progress regularly—monthly check-ins work well. Use budgeting tools, savings trackers, or automatic transfers to keep your momentum going. If you slip off track, don't get discouraged—adjust

your plan and keep moving forward. Remember, consistency matters more than perfection.

Make this your year of financial growth. Set your goals, commit to your deadlines, and keep yourself accountable. With focus and dedication, you'll be amazed at what you can accomplish. ■



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