

End of Year 2026 Newsletter



GPPFCU will be Closed on:

September 7, Labor Day
October 12, Columbus Day
November 11, Veterans Day
November 26-27, Thanksgiving
December 24, Christmas Eve @ Noon
December 25, Christmas Day
December 31, New Year's Eve @ Noon
January 1st, New Year's Day
January 18, Martin Luther King Jr. Day
February 15, Presidents' Day

Skip-A-Pay is Back!

Give Your Budget a Little Breathing Room

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: Help Shape the Future of Your Credit Union

As a member of GPPFCU, you're more than a customer—you're an owner.

Each year, members have the opportunity to help guide the future of the Credit Union through our Board of Directors election process. Board members play an important role in setting strategic direction, ensuring sound financial stewardship, and helping GPPFCU continue serving members for generations to come.

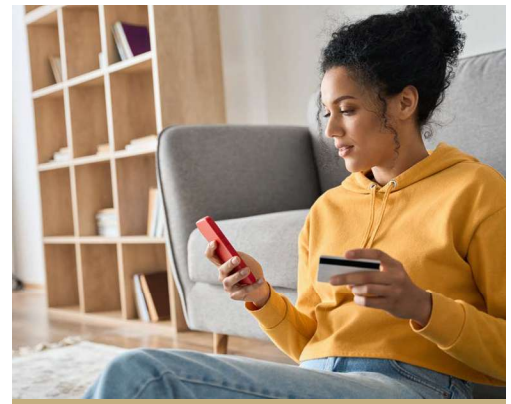
If you're interested in serving your fellow members and making a difference in your community, we encourage you to consider becoming a candidate.

Visit www.gppfcu.com for election information, application materials, and important deadlines.

Together, we can continue building a stronger future for GPPFCU. ■



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



Banking That Fits Your Lifestyle

Your Credit Union is always within reach with GPPFCU Digital Banking.

Whether you're at home, at work, or on the go, you can manage your finances safely and conveniently from your computer or mobile device.

With Digital Banking you can:

- ☒ View account balances anytime
- ☒ Transfer funds between accounts
- ☒ Pay bills online
- ☒ Deposit checks remotely (if available)
- ☒ Review recent transactions
- ☒ Receive account alerts
- ☒ Monitor spending with confidence

Using account alerts is one of the easiest ways to protect yourself from fraud. Set up notifications for large purchases, low balances, and debit card transactions so you'll always know what's happening with your accounts.

Visit www.gppfcu.com or stop by the Credit Union if you'd like help enrolling or learning about all the features available. ■

Turn High-Interest Debt into Big Savings

Start the new year with a smarter way to manage your credit card debt.

Transfer balances from your higher-rate credit cards to your GPPFCU Visa® and enjoy a special promotional rate **3.99% APR*** designed to help you save money while paying down balances faster.

With lower interest charges, more of every payment goes toward reducing your balance—not finance charges.

*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.

Why transfer your balance?

- ☒ Save money on interest
- ☒ Simplify multiple credit card payments
- ☒ Pay off debt faster
- ☒ Enjoy the convenience of one monthly payment

If you don't already have a GPPFCU Visa®, now is the perfect time to apply and take advantage of this limited-time offer. ■

Stay One Step Ahead of Scammers

Fraudsters are becoming increasingly sophisticated, using phone calls, text messages, emails, and even social media to impersonate financial institutions.

Remember:

- ☒ GPPFCU will **never** call, text, or email asking for your online banking password, PIN, or secure verification code.
- ☒ **Never** share one-time authentication codes with anyone—even if they claim to be from the Credit Union.

- ☒ Be cautious of urgent messages pressuring you to act immediately.
- ☒ Verify suspicious requests by contacting GPPFCU directly using the phone number listed on our website.

Protecting your accounts starts with awareness. If you think you've received a fraudulent message or notice unusual account activity, contact us immediately so we can help secure your account. ■



Get on the road with competitive rates and financing that fits your needs.

New vs. Used: Which One is Right for You?

Shopping for your next vehicle? Understanding the pros and cons of buying new versus used can help you make the best financial decision.

No matter which option you choose, financing through GPPFCU means competitive rates, personalized service, and local lending decisions that put members first.

Whatever you choose to drive, we can help put you behind the wheel with an auto loan on your terms.

- ☒ **Terms up to 84 months¹**
- ☒ **No application fee**
- ☒ **Highly competitive rates**
- ☒ **Fast approval process**
- ☒ **Get pre-approved before you shop**

Talk with one of our loan specialists before you shop—you'll know exactly what you can afford before stepping onto the dealership lot. ■

New Vehicle	Used Vehicle
Pros:	Pros:
Latest safety technology and features	Lower purchase price
Full manufacturer's warranty	Less depreciation
Lower maintenance costs early on	Lower insurance premiums
Greater financing options	More vehicle for your budget
Considerations:	Considerations:
Higher purchase price	May require additional maintenance
Faster depreciation during the first few years	Limited or expired warranty
Higher insurance costs	Fewer financing incentives

¹ Financing up to 84 months available on loans of \$30,000 or more, subject to credit approval. Terms and rates may vary.

Christmas Club Distribution Is Coming October 1st!

At GPPFCU, the funds in your Christmas Club Savings Account are distributed on October 1st, and will transfer your balance into

your account held at GPPFCU. This automated process means you won't have to worry about waiting for a check in the mail. Plus, your

Christmas Club Savings Account stays open, so you can start saving again for next year right away! ■



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