



Are you familiar with PSECU? We're the largest credit union in PA, and you're eligible to join as a school district employee! Please read below for more information about who we are and what we offer!

About PSECU

- **Who is PSECU?** We are the [Pennsylvania State Employees Credit Union](#). We're headquartered in Harrisburg and are an all-online credit union with over 590,000 members & 8 billion in assets.
- **I'm able to join through my job?** Yes. In addition to state employees, all school district employees in PA can join PSECU as well!
- **What is a credit union?** We're like a different kind of bank. We offer many of the same services like checking & savings, auto loans, mortgages, etc. Not everyone can join a credit union though. You need to be in our field of membership.
- **What's the advantage of a credit union?** Our members are our priority. Unlike the banks, we don't have shareholders that we need to make profits for. So we typically have lower rates on loans and less fees than most banks. We also place more of an emphasis on customer service & financial wellness as well. Our goal is to help our members financially by offering affordable products and services.
- **Where is PSECU located?** [PSECU is all-online](#), meaning we don't have physical locations. The reason we don't is because it saves us a considerable amount in overhead costs, which in-turn enables us to offer low rates & minimal fees to our members.
- **What if I don't prefer doing everything online?** We understand some people still like to walk into a traditional bank. If that happens to be you then keep using your current bank and use PSECU as an extra bank. You can join to get a separate savings account, a CD or one of our loans. We have members that do all their banking with us, and others that join to get something specific like a loan.
- **What all does PSECU offer?** We're a full-service financial institution that offers all the normal banking & loan services. Go to [psecu.com](#) to see all that we offer.
- **Questions?** Contact Josh Vasilko, PSECU's Business Development Manager in Pittsburgh.
 - **Office:** 800-237-7328, ext. 2182. Email: jvasilko@psecu.com

Joining PSECU

- Go to [psecu.com/rightnote/member](#)
 - Our application will ask for your Employer. Start typing in **Allegheny County School District Employee**, and then click on it when it appears on the list.
 - If asked for a promo code, use RIGHTNOTE.
- **Application Processing Department** – You can also join over-the-phone by calling **800-237-7328 ext. 3133**.

Current Promotions

Hit the Right Note: You can get up to \$300 for joining PSECU! Go to [psecu.com/rightnote/member](#)

Auto Loan: Get \$250 for opening an auto loan! Details at [go.psecu.com/auto250](#) (Ends 5/31/2024)





Below contains some information on our products & services. Please go to psecu.com for more information.

Banking Services

Checking Account: No monthly service fee. You also get free basic style checks too.

Savings Account: No monthly service fee. Only required to keep a minimum balance of \$5.00 in this account.

Certificates: We offer many different terms and often have promotional rates. Minimum to open a CD is \$500.

Youth Accounts: Open an account for your kids!

Loan Options

Auto Loans – Same rates for new, used & refinanced vehicles.

Home Equity Loans

- **Real Estate Equity Loan:** Funds are received in one lump sum. Fixed rate for entire term.
- **HELOC Plus:** You have the option of choosing a fixed or variable rate.

Mortgages – We offer Fixed, Adjustable-Rate & **First-Time Homebuyer Mortgages**.

- Construction loans are also available.

Personal Loan: Fixed rate, unsecured loan. You don't need to pledge anything as security. Cash received upfront.

Signature Plus Line of Credit: Borrow money when you need it. You can choose a fixed or variable rate.

Debt Consolidation

Visa Balance Transfer: Transfer balances from other credit cards to our Classic Card at 4.9% with no transfer fee! 4.9% stays in effect until 12/31/2025; thereafter, any remaining balance will begin to accrue interest at the APR for Balance Transfers, currently 12.90% (subject to change).

View rates at
psecu.com/rates

Some Additional Offerings

Credit Cards: Two great cards to choose from with no annual fees & low interest rates.

PSECU Secured Card: Need to build up or rebuild your credit? Try our Secured Card.

PSECU Protect: Get insurance for home, auto, motorcycle, boat, life, pet & more!

Auto Warranties: Protect your vehicle with an Extended Warranty. You don't need to buy this at the dealer.

Financial Planning: Get help with investing and planning for retirement. Both advisors are based in western PA.

- **Jennifer Williams:** 717-777-2556, Jennifer.Williams@LPLFinancial.com
- **Richard Chambers:** 717-777-2551, Richard.Chambers@LPLFinancial.com

Reminder - Family members of current PSECU members are eligible to join too!

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DEPOSITING & WITHDRAWING MONEY WITH PSECU

Since we don't have physical banks, below outlines how to get money in & out of your account.

Depositing Money

- 1) **Bank ATMS** – You can try any bank's ATM and see if it allows you to make a deposit. Most bank ATMs will accept deposits. This is just at the ATM though. You cannot walk into the bank and deposit with the teller.
- 2) **Credit Union ATMS** – You can also use any other credit union ATMs that accepts deposits. To find these ATMs go to our [ATM Finder](#) and type in your zip. It will say if the ATM accepts deposits or is just withdrawals only.
- 3) **Mobile Deposit** – If you need to deposit a check you can use the PSECU mobile app by taking a picture of the check with your phone. **Important:** You must write "For Mobile Deposit Only" underneath your signature on the back of the check where you sign it.
- 4) **Online Banking** – You can also [transfer money](#) into your PSECU account from another bank.
 - a. You can create an Online Banking Account with PSECU [here](#).
- 5) **Direct Deposit** – You can also set up Direct Deposit where you automatically deposit your paycheck into your PSECU account. Check with your Payroll Office to set up Direct Deposit with us. You normally need to fill out a form for this.

*You will need your PSECU Member Number & PSECU's Routing Number **231 381 116** to setup direct deposit.

Withdrawing Money

You can use **any** ATM machine to get money.

Surcharge-Free ATMs: Sheetz ATMs, Credit Union ATMs & Allpoint Network ATMs

[Allpoint Network ATMs](#) are at CVS, Walgreens, Rite Aid & Target.

Banks will charge you for withdrawing money at their ATMs.

However, PSECU will reimburse you on those surcharge fees automatically.

- Up to \$8.00/month is the standard amount we will reimburse
- Up to \$20.00/month if you have Direct Deposit with us

The reimbursement will be paid to you the following month.

If you should have any questions on ATMs, please call 800-237-7328, ext. 3808.



About PSECU

PSECU was started in 1934 by regular people who were struggling financially. They were state workers living paycheck to paycheck and were unhappy with the banks at the time. They decided to pool their money together to start their own financial institution, a credit union called the Pennsylvania State Employees Credit Union, or PSECU.

Their goal then was to provide better lives for their families, and 90 years later that idea is still at our core.

The credit union philosophy is "people helping people" and this is a principle we've believed in since 1934. We want to help you live better and hope our products can improve your financial well-being. If you're currently a member we sincerely appreciate your business. If you're considering joining, we welcome you to be a part of our story.

