



**Looking for a Free Checking Account?**

Simplify your life! Switch to us!

We know how hard you work for your money . Don't waste it by paying checking account fees! OMEGA FCU offers a **Free** checking account with many features:

- ~ No monthly fees or balance requirement
- ~ No minimum number of transactions
- ~ Free Online Banking
- ~ Free E-statements & Free Bill Pay
- ~ Free Phone Banking
- ~ Access to PNC Bank or CU\$ ATMs surcharge FREE with your Debit/ATM Card
- ~ Access to over 4000 Service Centers nationwide. Go to [www.cuservicecenter.com](http://www.cuservicecenter.com) to find locations
- ~ Excellent Member Service that you Deserve!

Are you ready to make the switch to OMEGA FCU's Free checking account? Call us at 412-369-3800 or go to our website at [www.omegafcu.com](http://www.omegafcu.com) to access our Switch Kit!

**Stop Paying for your Checking Account  
Make the Switch Today!**

**Put your Home to Work for You!**

Apply for a low rate, **NO CLOSING COST** Home Equity Loan and reap the rewards of home ownership.



- Ω Consolidate Debt
- Ω Make Home Improvements
- Ω Pay for Education Expenses
- Ω Take a vacation or buy a car
- Ω Pay Taxes or other expenses
- Ω Or any other reason!

Apply Today! Contact our experienced loan representatives at 412-369-3800 x 232 or apply online at [www.omegafcu.com](http://www.omegafcu.com).

**Coming Soon in Early 2012 .....  
Mobile Banking!**



We are excited to bring our members even more account convenience with this new modern feature.

Mobile Banking will allow you to access your accounts and perform transactions from anywhere with your cell phone.

With Mobile Banking you can:

- **View account details and transaction history**
- **Make account Transfers**
- **Receive account alerts via text messages**
- **Locate ATMs and Branch Locations**
- **Plus many more account features!**

For more details or to sign up, please call us at 412-369-3800 x 705 or go to [www.omegafcu.com](http://www.omegafcu.com).

**Tired of High Credit Card Rates?**

We are now offering **4.99% APR\*** on Balance Transfers

- Low Interest Rates
- Easy Balance Transfers
- No Annual Fees
- The Member Service You Love!



**Apply today by calling 412-369-3847  
or online at [www.omegafcu.com](http://www.omegafcu.com).**

\*APR = Annual Percentage Rate. The 4.99% balance transfer rate will revert to your standard variable rate on 9/1/2012. Your standard variable rate is based on Prime Rate plus a margin which is determined by your credit worthiness. Balance transfer amounts may not exceed your credit limit. OMEGA FCU loans are not eligible for the promotional balance transfer rate. Rate is subject to change without notice and all approvals are subject to normal underwriting guidelines.

# 2012 Office Closures

**New Year's Day** - Monday January 2nd

**Martin Luther King Jr Day** - Monday January 16th

**President's Day** - Monday February 20th

**Good Friday** - Friday April 6th

**Memorial Day** - Monday May 28th

**Independence Day** - Wednesday July 4th

**Labor Day** - Monday September 3rd

**Columbus Day** - Monday October 8th

**Veteran's Day (observed)** - Monday November 12th

**Thanksgiving Day** - Thursday November 22nd

**Day After Thanksgiving** - Friday November 23rd

**Christmas Eve** - Monday December 24th

**Christmas Day** - Tuesday December 25th

**New Year's Eve** - Monday December 31st

**New Year's Day 2013**- Tuesday January 1st

## Have a Loan? Skip a Payment!

Are your holiday bills catching up with you?  
Take a break from your loan payment to get caught up!

Call 412-369-3800 X 702 to request Skip-A-Pay

This offer is available to members in good standing and can be applied to current OMEGA loans. Mortgage loans excluded. Your interest will continue to accrue and your payoff date will be extended to accommodate the skipped payment. There is a \$30 processing fee. Program may be discontinued at any time without notice.

## Board of Directors

Robert L. Valasek - Chairman

Keith T. Cameron- Vice Chairman

Laurie B. Maglic- Secretary

Tod Ruppert- Treasurer

Florian Rajakovich - Board Member

Eugene Mitchell- Board Member

Tanya Ulrich- Board Member

## Telephone Numbers

**Siebert Road Main Office**- 412-369-3800

**West Penn Hospital Office** - 412-578-4102

**Loan Department** - 412-369-3806

**Visa Department** - 412-369-3847

**IRA's / Share Certificates** - 412-369-3800

**Members Only Hotline (MOH)** - 412-369-9999

**MOH Toll Free Number** - 1-800-MOH-4-YOU

**Debit Card Toll Free** - 1-800-472-3272

**OMEGA FCU Toll Free** - 1-800-496-8728

## Main Office

206 Siebert Road  
Pittsburgh PA 15237

## Mailing Address

PO BOX 15038  
Pittsburgh, PA 15237

## West Penn Hospital Office

4800 Friendship Avenue  
N4 Room 403  
Pittsburgh, PA 15224

# Annual Meeting

Thursday April 19, 2012 @ 6 p.m.

Siebert Road Office

Nominations for Board vacancies may be made by submitting your request to the Nominating Committee. No nominations will be recognized from the floor during the Annual Meeting. If you are interested in serving on the Board of Directors, please send your resume and cover letter by February 9, 2012 to:

OMEGA Federal Credit Union  
c/o The Nominating Committee  
PO BOX 15038  
Pittsburgh, PA 15237

The Following Board Members will be up for re-election:  
Robert Valasek, Keith Cameron and Florian Rajakovich

## Important Information for Our Members

~ A Dormant Account Fee of \$50 will be applied June 30, 2012 if your savings account has a balance of less than \$500 with no other sub-accounts or loans and you did not make at least one transaction in the past year. Children/Teen accounts are exempt from this fee.

~ The OMEGA FCU Lawrenceville branch permanently closed on 12/30/11. To perform transactions, visit our North Hills or West Penn Hospital branches, a credit union service center or a surcharge-free PNC Bank ATM machine. If you need assistance finding a location near you, please call us at 412-369-3800 or visit [www.cuservicecenter.com](http://www.cuservicecenter.com) for service center locations and [www.pncbank.com](http://www.pncbank.com) for ATM locations.

# Loan Rates

**Line of Credit As Low As** 7.75% APR **Minimum Loan Amount** \$500

(Variable at 4.5% above Prime Rate)

**Minimum Credit Line Advance** \$100

**Unsecured Loan As Low As**

10.50% APR up to 36 months

11.00% APR up to 60 months

11.50% APR 61 months & up

**Secured Loan As Low As**

Shares: 3.15% APR

(3.0% APR over rate earned)

**Home Equity Loans As Low As**

5 Year Fixed- 4.49% APR

10 Year Fixed- 4.99% APR

15 Year Fixed- 5.99% APR

**Home Equity Line of Credit**

**As Low As** 3.25% Variable APR

**Mortgage Rates** Mortgage Rates

change daily. Please call for current mortgage rates at **412-369-3807**.

**RV-Boat-Cycle Loan As Low As** 7.49% APR

**New Auto Fixed Rates As Low As**

3.49% APR up to 60 months

3.99% APR up to 72 months

**Used Auto Fixed Rates As Low As**

3.99% APR up to 60 months

**Vacation/Holiday Loans As Low As**

6.99% APR up to 12 months

7.49% APR up to 24 months

**Consolidation Loans As Low As**

12.00% APR up to 36 months

12.50% APR up to 60 months

**OMEGA FCU Student Loan As Low As**

8.00% APR fixed up to 60 months



APR=Annual Percentage Rate. All loan approvals are subject to normal underwriting guidelines. Rates are based on type of loan, term of loan, and your credit worthiness. Other rates and terms are available. Rates and terms are subject to change at any time without notice.