

Growing Together

Fourth Quarter 2026



A Note to Our Members

As we look back on the third quarter, we have so much to be thankful for. One of the things that makes us especially proud is seeing our BVA Federal Credit Union family continue to grow.

Over the past few months, we have had the pleasure of welcoming many new members through our doors. Every new face represents another person, family, or business that has chosen to place their trust in us, and that means more to us than simply seeing our membership numbers increase.

For those of you who have been with us for many years, we want you to know that growth will never change who we are. You will continue to see the same familiar faces, receive the same personal attention, and be greeted with the same friendly service you have come to know and expect from BVA.

We believe that being a credit union is about more than numbers and accounts. It's about people. It's about knowing our members, listening to you, helping when we can, and being here when you need us. That personal connection is what makes BVA FCU special, and it is something we will always work to protect.

As our family grows, we gain even more opportunities to strengthen our credit union and continue investing in the people and communities we serve. We are growing, but our foundation remains the same built on trust, personal service, and a genuine commitment to our members.

To our longtime members, thank you for believing in us, supporting us, and allowing us to be part of your financial journey. You are the reason BVA FCU is where it is today.

And to our newest members, welcome to the BVA FCU family! We are truly grateful that you have chosen us, and we look forward to getting to know you.

More Faces. Same Foundation. Same Heart.

Thank you for growing with us, for trusting us, and most importantly, for being a part of the BVA Federal Credit Union family.



**FEDERAL
CREDIT UNION**

— EST. 1966 —



DATES TO REMEMBER

Columbus Day, Monday October 12 – Closed
Veterans Day, Wednesday November 11 – Closed
Thanksgiving, Thursday November 26 &
Friday November 27 – Closed
Christmas Eve, Thursday December 24 – Closed
Christmas Day, Friday December 25 – Closed
New Years Eve, Thursday December 31 – Close at 3pm
New Years Day, Friday January 1 – Closed

JOIN US OCTOBER 13-16

We are proud to support
National Credit Union Day and Credit KIND Day
Stop by for giveaways, snacks, and fun!
We look forward to celebrating with you!



DON'T LET SCAMS RUIN YOUR HOLIDAY

From fake retail websites to bogus charities, the holiday season is rife with fraud.

BE CAUTIOUS OF ONLINE SCAMS

Avoid clicking on suspicious links, verify website security (look for "https://"), and shop directly on trusted retailer sites.

PROTECT DELIVERIES AND GIFT CARDS

Use video doorbells, track packages, and purchase gift cards from secure locations to prevent theft or tampering.

VERIFY CHARITIES AND OFFERS

Research unfamiliar charities on watchdog sites and apply for credit cards directly through official issuer websites to avoid falling for fake offers.



NEW & IMPROVED WEBSITE

Coming in October

We're excited to announce that BVA Federal Credit Union is getting a fresh new website designed with YOU in mind!

*Easy to Navigate *Mobile-Friendly *User-Friendly *Quick Access

Our goal is to make your online experience with BVA FCU simpler, easier, and more convenient!



Become a part of our
GROWING
Facebook Community
@BVA Federal Credit Union



Scan to visit our website
or visit bvafcu.com



Monday - Friday 9:00am - 4:30pm

608 Rostraver Road Belle Vernon, PA 15012

Phone: 724-930-9864 Fax: 724-930-9865

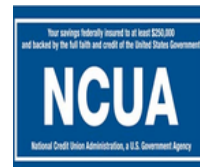
Email: mail@bvafcu.org

Website: www.bvafcu.com Scan QR Code

Facebook: BVA Federal Credit Union



CURRENT RATES
AS OF OCTOBER 1, 2026



SAVINGS	RATE	APY**
**APY = Annual Percentage Yield		
Share Savings	0.05%	0.05%
IRA Share Savings	0.05%	0.05%
6 Month Share Certificate	3.00%	3.03%
12 Month Share Certificate	3.25%	3.30%
18 Month Share Certificate	3.75%	3.80%
24 Month Share Certificate	3.00%	3.03%
36 Month Share Certificate	3.10%	3.13%
Christmas Club	1.00%	1.00%
Vacation Club	1.00%	1.00%
Money Market	RATE	APY**
\$1,000-\$49,999.99	0.50%	0.50%
\$50,000.00	0.75%	0.75%

Loan Rates		
Loan Type	APR*	Term
New Auto Untitled 2025-2026	4.25%	36 Months
	5.00%	48 Months
	5.50%	60 Months
	6.00%	72 Months
Used Auto Titled 2019-2025	6.50%	84 Months
	5.00%	36 Months
	5.50%	48 Months
	6.50%	60 Months
Recreational Vehicle and Equipment	7.00%	72 Months
	5.50%	36 Months
	6.50%	48 Months
	7.50%	60 Months
Shared Secured	8.50%	72 Months
	Variable Rate	42 Months
Signature Loan	7.50%	24 Months
	8.50%	36 Months
	9.50%	42 Months
Bucket List Loan	5.50%	12 Months
	6.00%	18 Months

VISA Platinum Preferred Credit Card

8.90% - 10.90%

*Rates based on Credit Worthiness, Limit based on income,
No Annual Fee, 25 day Grace Period For Purchases*



EQUAL HOUSING
LENDER

FIXED Home Equity Line Of Credit

Call for Rate

***APR = Annual Percentage Rate. Rate is fixed. Rates are based on creditworthiness and may vary based on credit scoring. Rates are subject to change without notice. Property Insurance is required on all real estate secured loans. Applicants must qualify for membership with BVA Federal Credit Union.

Auto Loan Refinance

If you refinanced your auto loan through BVA Federal Credit Union from a different institution, you are responsible for the PA Department of Motor Vehicles titling fee.

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