

Credit Union News



4415 Fifth Avenue | Pittsburgh PA 15213 | 412.621.6800 | Fax 412.681.7421

Introducing Co-Op IDCheck:

Enhanced Security for Shared Branching!

We're introducing **Co-Op IDCheck**, a new feature designed to add an extra layer of protection to your credit union transactions. This innovative tool verifies your identity quickly and securely at any Shared Branch location, providing you with safer and faster service every time you visit.

What You Need:

- Smart device
- Government-issued ID

How It Works:

- 1. Scan the **QR code** at the branch.
- 2. Type in **Greater Pittsburgh FCU** and select from the dropdown.
- Provide your shared branching account number and the last four digits of your SSN.
- 4. Snap photos of your ID and take a quick selfie.
- 5. Receive a **verification code** good for 20 minutes to complete your transaction.

If you're unable to use IDCheck, don't worry. Traditional verification methods are still available but may have some limitations.

Questions? Call us at 412-621-6800 to learn more.



You're Invited To Our Annual Meeting!

Save the Date: Wednesday, May 14th, 2025 | 5:30 PM Location: Hofbräuhaus Pittsburgh, SouthSide Works, 2705 S Water St, Pittsburgh, PA

What to Expect:

- Insightful Credit Union Updates: Discover how GPFCU performed financially and hear about exciting new initiatives for 2025.
- Influence the Future: Participate in Board elections and help guide the direction of your credit union.
- Celebrate Membership: Enjoy an evening filled with delicious food, fun activities, and meaningful connections with fellow members and staff.

Don't Miss Out! Space is limited to the first 100 members aged 18 and older. RSVP by Wednesday, April 30, 2025:

• Email Us: info@gpittfcu.org • Call: 412-621-6800

Reserve your spot today and be part of shaping GPFCU's future. We can't wait to see you there!

Upcoming Changes to Regulation CC — What You Need to Know

Starting July 1, 2025, updates to Regulation CC will change how quickly you can access funds from check deposits. These adjustments — made every five years under the Dodd-Frank Act to account for inflation — will impact next-day availability and cash withdrawals.

What's Changing?

- Next-Day Availability Increase: The minimum amount available for withdrawal the next business day rises from \$225 to \$275.
- Funds Access: The first \$275 will be available the next business day after your deposit; the remainder will follow after standard hold periods.

Why It Matters: Greater Pittsburgh FCU is updating systems, policies, and disclosures to ensure a smooth transition for all members. For complete details, please see our Funds Availability Policy or Truth-in-Savings disclosure.



Holiday Closings

Memorial Day

Monday, May 26, 2025

Juneteenth

Thursday, June 19, 2025

Independence Day

Friday, July 4, 2025

Labor Day

Monday, September 1, 2025



Contact Information

Main Office - Oakland

4415 Fifth Avenue Pittsburgh, PA 15213

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

P - 412.621.6800

F - 412.681.7421

Toll Free - 1.888.673.7224

UPMC Presbyterian Hospital - ext. 210

Wednesday 9:00 am – 3:00 pm Closed for Lunch 12:30 – 1:00

UPMC Passavant Hospital - ext. 220

Monday – Friday 9:30 am – 4:30 pm Closed for Lunch 1:30 – 2:00 Closed every 4th Thursday of each month No transactions after 4:00 pm

UPMC Mercy Hospital - ext. 230

Monday 8:30 am - 12:30 pm

St. Clair Hospital - ext. 240

Monday – Friday 9:00 am – 4:00 pm Closed for Lunch 1:30 – 2:00

CCAC North Shore - ext. 250

Tuesday & Thursday 9:00 am – 4:00 pm Closed for Lunch 1:00 – 1:30

CMU Campus - ext. 260

Tuesday – Friday 9:00 am – 3:00 pm Closed for Lunch 12:30 – 1:00

Visit us at www.greaterpittsburghfcu.org



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Protecting Our Seniors: Elder Abuse Awareness Month

June is Elder Abuse Awareness Month, with June 15th marking World Elder Abuse Awareness Day (WEAAD). As financial scams targeting seniors continue to rise, staying vigilant and informed is crucial. Protect yourself and your loved ones from fraudsters who exploit trust and technology to steal hard-earned savings.

Common Scams Targeting Seniors

Tech Support & Computer Takeovers: There are many ways that scammers try to convince you to allow access to your computer—once in, they can do anything they want at that point. Scammers claim your computer has a virus and request remote access. Once inside, they steal personal information or trick you into sending money. Never grant access to your computer unless you initiated the call with a trusted tech provider. NEVER CLICK ON LINKS IN YOUR EMAIL THAT YOU WERE NOT EXPECTING.

Imposter Scams: Scammers pose as government officials, banks, or family members to demand payments. If you receive a suspicious request, hang up immediately, do not auto-redial, and look up the institution's phone number to verify the claim. Never send money to an account you did not open yourself—no one should be opening accounts in your name.

Gift Card Scams: No legitimate company or institution will ask for payment by gift cards not expressly for that company. Scammers will request codes from the back of gift cards as a means of payment—this is always a scam. Gift cards should only be used at the store or institution they are intended for. Never send money to someone you have not met in person.

Crypto & Precious Metals Buying Scams: Fraudsters pose as financial planners or investors, convincing victims to send money for reinvestment. Once funds are transferred, they disappear. Be cautious when dealing with cryptocurrency or precious metal investments from unfamiliar sources. Contact CFTC (Commodity Futures Trading Commission) to check the registration of any company trying to sell you precious metals at (866) 366-2382.

Wire Transfer Scams: Be extremely wary of requests to wire funds. Wire transfers are the least secure way to send money, as they are nearly impossible to recover once sent. Always confirm large transfers directly with the receiving institution before proceeding.

Protect Yourself & Loved Ones

Be Skeptical: If something sounds too good to be true, it probably is. Always verify suspicious calls, emails, or financial requests.

Monitor Accounts Regularly: Check your bank statements for unusual transactions and set up alerts for suspicious activity.

Verify Before Sending Money: If an institution or individual asks you for an unexpected payment, STOP, hang up, and verify their identity by calling the official number found online.

National Elder Fraud Hotline: 1-833-FRAUD-11 (833-372-8311) | Mon-Fri, 10 AM – 6 PM EST

Department of Aging Helpline: 1-800-490-8505 (24/7)

Greater Pittsburgh FCU is here to support you. If you suspect financial fraud or suspicious activity, call us immediately at 412-621-6800. Stay informed, stay safe!

We Need Your Information!

For exceptional service, please update your contact information: current phone numbers, mailing address, and email addresses. This will ensure you receive important mailings, and that we can contact you with questions or if there's potential fraud on your account. Call 412-621-6800 or visit www.greaterpittsburghfcu.org to update your information.

