



Who is eligible to become a member of Beaver Falls PA Teachers' Federal Credit Union?

Anyone who is employed by Big Beaver Falls Area School District or Riverside Beaver County School District is eligible to become a member. You can also qualify to join if you have a family member that is currently a member of the credit union.

How do I get access to my money? There are **SO many ways!**

You can access your funds in any and all of the following ways:

- Visit, Call or Email one of our convenient locations in one of the schools during open hours or at our office located in Wampum.
- By using your debit card at any ATM Machine. If you use it at any Sheetz, GET Go, 7-Eleven, GNC or Clearview FCU the transaction is **FREE** and you can use <https://www.moneypass.com/atm-locator.html> to find **even more FREE ATM Machines**.
- You can call to request a check or request thru online banking.
- You can request cashback with any debit card transaction at a Point of Sale from your checking account (draft).
- You can log on to online banking account 24/7.
- You can use Beaver Falls PA Teachers FCU App for your Smartphone 24/7.

What do I need to open an account?

You will need a non-expired Driver's License or State issued ID with the correct mailing address and your \$5.00 Shares Deposit.

Is my money insured?

All deposits are insured up to \$250,000 by the National Credit Union Administration (NCUA).

How do I apply for a loan?

You can apply at any of our offices or by phone. You can fax or mail us applications upon request. We will need two of your most current paystubs with your completed application and a \$20.00 Loan Application Fee paid at time of applying.

How long do I have to be a member in order to apply for a loan?

As soon as you join our credit union you become an owner of our organization and have the same rights and advantages of all members. In short, you can apply the same day.