

Thank You!

On behalf of the Board of Directors and the entire Frick Financial Team, we wish you and yours a healthy and prosperous new year. Rest assured, we will continue to work together to overcome the financial burdens navigating a global pandemic wields. Despite the post-pandemic economic challenges, we're honored to report that the credit union experienced significant growth, closing out a great 2021!

With the start of the new year, we would like to take a moment to thank you - our valued members - for choosing Frick Financial; we recognize you have many options to choose from when selecting a financial institution. We hope you consider taking advantage of all your credit union has to offer in 2022, and that we will remain Your Perfect Banking Choice for a long time to come.

60th ANNUAL MEETING

As a member, you have a voice in Frick Financial's decisions. Exercise your right and mark your calendar to attend our 60th Annual Meeting on Saturday, May 7, 2022 at 10 am. We will be moving the event back indoors and enjoying a breakfast in the Edison Ballroom at the Historic Summit Inn located at 101 Skyline Drive in Farmington, PA.

We have a full agenda scheduled, including a review of our 2021 accomplishments and a look at goals for 2022. You will also have the opportunity to meet and mingle with our new President & Chief Executive Officer, Dan Komacek, credit union management and staff, the Board of Directors and Supervisory Committee members.

At Frick Financial, our member-owner's financial needs are our top priority. We pride ourselves on being a credit union that provides personal service and we strive to be an organization that you can trust.

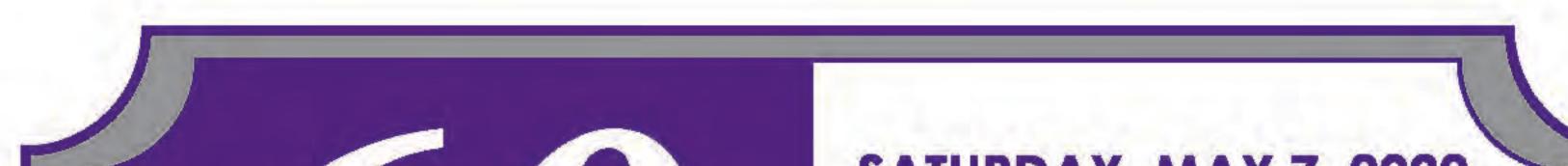
All of us at the credit union look forward to serving your financial needs now, and in the future. We will continue to earn your business every day by providing a wide array of cost-effective products and services, combined with competitive rates and friendly personal service you have come to expect.

Thank you for your loyalty and for choosing Frick Financial. We look forward to serving you in the months Come and learn more about how we're elevating our member experience and what that means to you. Cast your vote in the election of our Board of Directors, ask questions, and give us your feedback.

We will be giving away \$1,000 in CASH PRIZES and every member who attends will receive a special gift.

Tickets are \$10 each and can be purchased at any of our branches through April 22, 2022.

The Annual Meeting is a credit union tradition – one you likely won't experience at a stock-held financial institution. It's one of the many benefits of belonging to Frick Financial. We hope you join us for this milestone celebration and look forward to seeing you!



and years ahead.

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Avoid paying a fee for a Statement or Activity printout. It's easy, safe and free to sign up. Enroll by visiting the Home Banking portal on our website today! O Uth ANNUAL MEETING SATURDAY, MAY 7, 2022 Historic Summit Inn 101 Skyline Drive Farmington, PA 15437 Breakfast buffet at 10 am. Business meeting and door prizes to follow. \$10.00 per member and guest Make your reservation today! Please RSVP by 4/22/22

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Winter 2021

FRICK BITS

TWIN COACHES JUNIOR STAGE BAND

Young musicians from across the Mon Valley have proudly been filling the shoes of musical greats for the past five years. Frick Financial was honored to once again be the scholarship sponsor for the Mon Valley Academy for the Arts Twin Coaches Junior Stage Band.



For the past four years, the Junior Stage Band has performed at the MVAA's annual show, which aims to bring Mon Valley residents and musicians back to the era of the former Twin Coaches Supper Club in Rostraver Township.

The young group of musicians is the backbone of the MVAA's mission, which works to uphold the legacy by preserving history, bringing in professional musicians and past performers of the club to mentor student musicians, offer lessons, scholarships, and free concerts throughout the summer.

This year, an expanded group, featuring 21 youth members performed on Sunday, November 21, 2021 at the American Legion Post 22 in Charleroi. President/CEO Dan Komacek was in attendance to pass out the Frick Financial scholarship checks to each of the youth musicians.



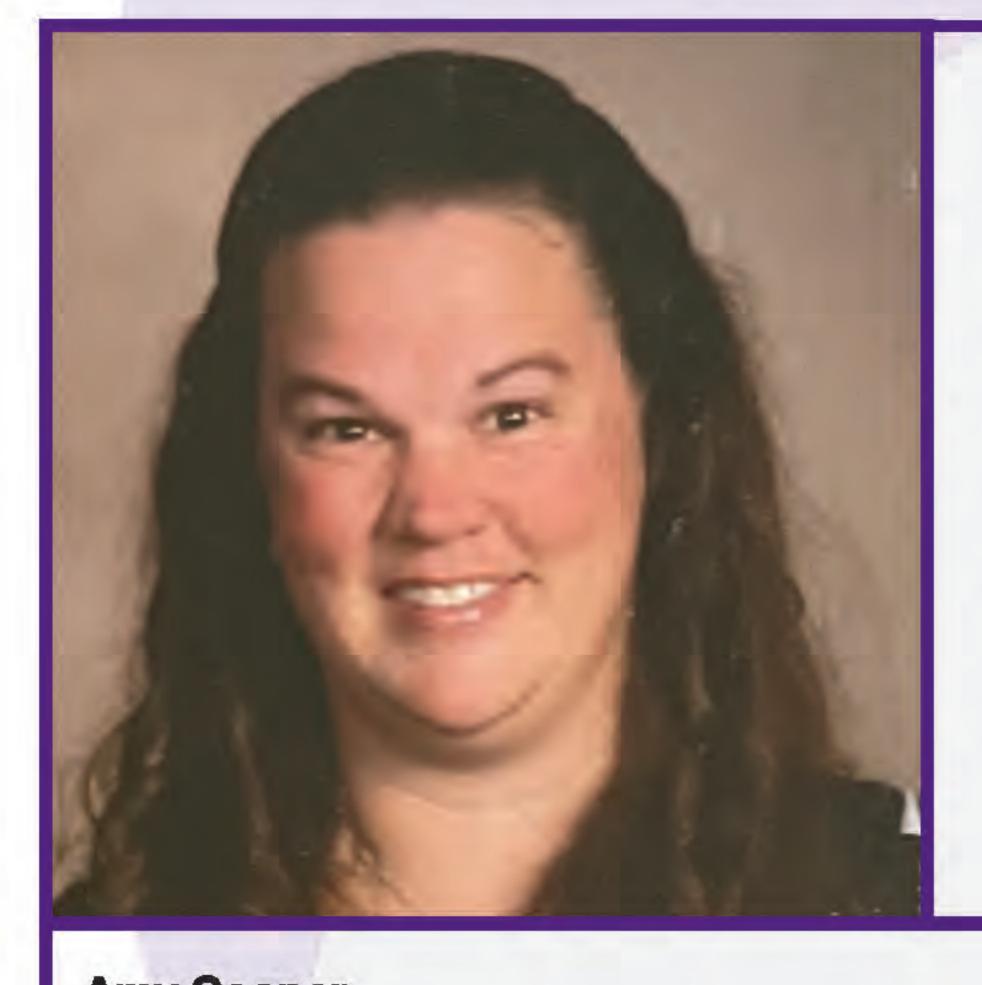
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NEW EMPLOYEE SPOTLIGHT



Please join us in welcoming Brittany Uphold to our Uniontown office. Brittany resides in Leckrone with her fiancé TJ and yorkie, Rio. She enjoys being outdoors and spending time with family, especially her nieces Ariel and Abby. In her free time you will find her grabbing a cup of coffee and bargain shopping!

Brittany Uphold Member Service Representative I Uniontown



Amy Cooper is a new addition to our Uniontown office. Amy lives in Mt. Braddock with her husband, son and daughter. In her free time, she enjoys going for side-by-side rides and supporting her daughter in whatever sport season it is.

Amy Cooper Member Service Representative I Uniontown



Martin Luther King, Jr. Day Monday, January 17 President's Day Monday, February 21

FRIEND OF 4-H

We are honored and truly humbled to have received the Washington County Friend of 4-H Business award for 2021. The award was presented to Frick Financial at the County 4-H dinner held on Friday, November 5, 2021 at the Washington County Fairgrounds.

For the past two years, Frick Financial has teamed up with the Washington County Agricultural Fair to offer a Livestock Payment Advance Program. Young entrepreneurs with agricultural aspirations need some serious capital to get a jump-start on their business objectives. Frick Financial understands it takes a significant amount of cash to buy the animals and supplies needed and we stepped in to help. We implemented the Livestock Payment Advance Program to ensure the youth exhibitors receive the funds from the sale of their market animals months sooner.



Frick Financial is committed to helping our youth establish good financial habits so they can prepare for strong financial futures.

Being a good neighbor is at the heart of Frick Financial's commitment to give back. With the help of Toys for Tots, the Salvation Army, the City Mission and you, we are uniting to make a difference in our community.

Salvation Army

Frick Financial FCU, CHROME and Century Heritage joined forces to make a difference in the communities they serve and call home. The three credit unions worked together to support the Salvation Army Red Kettle Program to help the less fortunate. Throughout the holiday season, team members from each credit union signed up to take two-hour shifts to "ring the bell" at various locations across Washington County.

Now in its 131st year, the Red Kettle Program has grown into one of the most recognizable and important charitable campaigns in the United States. It provides toys for kids, coats for the homeless, food for the hungry, and countless social service programs year-round. Coins and dollars dropped in the Salvation Army Red Kettle feed, clothe, house, uplift, relieve and support those in need all year long.

For more information on the Salvation Army Red Kettle program or to make a donation, visit www.salvationarmyusa.org.

FRICK BITS

Toys for Tots

For the past five years, we've proudly partnered with Toys for Tots to put more happy in the holidays for deserving children. This partnership continues to bring joy to all of us, and we're incredibly grateful for our members' support in spreading that cheer!

Since 1947, the United State Marine Corps Reserve has conducted the Toys for Tots program nationwide. **Beginning in October** of each year, toys are collected to donate to children who need some hope and joy in their lives.

Many thanks to all who so generously donated.



For more information about the Toys for Tots Program or to make a donation, visit www.toysfortots.org.

Washington City Mission

Frick Financial is built on a foundation of investing back into its communities; to support this commitment, the credit union gives monetary donations to the City Mission to help address food and shelter insecurity in local neighborhoods.

For over 75 years, City Mission has shared Christ, sheltered, healed, and restored the homeless to independent livingwithout discrimination. City Mission's comprehensive program addresses both short-term needs like food and shelter, and long-term needs, including drug and alcohol counseling, mental health and medical treatment, legal aid, and employment training. Their goal is to help each man, woman, mother with children, or veteran who walks through their doors to become a healthy, productive member of society.

Community Involvement through volunteering, monetary donations and sponsorships is what credit unions are all about. We are so humbled to be a part of the credit union philosophy of "People Helping People." For more information on City Mission or to make a donation, visit www.citymission.org.

FRICK BITS

MAXIMIZE YOUR REFUND WITH THESE TAX TIPS It's everyone's favorite season - tax time!

Preparation is key to guaranteeing the annual tax deadline doesn't overwhelm you. Check out the following tips on how to reduce stress and increase your refund, or decrease the amount you woe.

• Get Organized. Gather important tax-related information and documents now. Organize

While some may drag their feet to prepare paperwork, others might be excited at the possibility of getting a refund. Consider the following helpful tips if you anticipate a sizable return:

• Pay Down High Interest Debt. Make the move to pay off credit cards or any loan with high interest rates. It doesn't make financial sense



4 Convenient Locations

necessary receipts, canceled checks and records supporting your income and deductions. If you're filing via mail, make copies of everything you're going to provide to the IRS - you will want to keep the originals for yourself and store them in a safe place. If you have compiled all the needed documents ahead of time, you will be less stressed come tax day.

• Reduce Your Tax Burden. Make sure to utilize all available tax deductions and credits, including those for expenses associated with child care, education, health insurance and charitable donations. Adjustments to your income - such as moving expenses, alimony paid and IRA contributions - can also help increase your refund or decrease the amount you owe.

for your refund to sit in an account, earning dividends each month that are less than the interest you're accruing on a high balance debt you could eliminate.

• Save it. Resist the urge to splurge on large purchases and, instead, have peace of mind knowing there is money available for unexpected emergencies and future needs.

• Invest it. How you invest your money will depend significantly on your personal needs and risk tolerance. Decide if you would like to invest in higher yielding stocks, less risky bonds, an individual retirement account (IRA) for yourself, or a college fund for a child, etc. Keep in mind, most investments are meant for long-term goals.

• Make Home Improvements: Not only could you increase your home value by making impactful renovations, but you could also replace inefficient appliances with more energy efficient models to reduce monthly bills and save money.

Hours of Operation: Monday - Thursday 9:00 a.m. to 4:30 p.m. Friday 9:00 a.m. to 5:00 p.m.

UNIONTOWN 235 Pittsburgh Street Uniontown, PA 15401 (724) 438-5123 Fax: (724) 438-7491

WASHINGTON 1245 Park Avenue Washington, PA 15301 (724) 228-1315

• Determine Your Filing Status. If you're eligible for more than one tax status, it's important to consider how you are going to file. For example, married couples can file jointly or separately. While the IRS offers a number of tax breaks for couples who file together, there are circumstances in which filing separately could be beneficial. Do your research ahead of time so you know what will work best for your situation.

• Weigh Your Options. There are numerous ways to prepare and file your taxes. You can do your own taxes or hire professional assistance. If your income was \$62,000 or less, you qualify for free web-based tax software. Depending on a number of circumstances, you may also be eligible for free, fact-to-face help from a tax assistance program. Find out more about the government's Volunteer Income Tax Assistance (VITA) program.

Did you know you can reduce your 2021 tax bill with an IRA contribution? You have until April 15, 2022. Some restrictions apply, so speak to your tax advisor for details. Don't have an IRA? **Open one at Frick Financial today!**

The IRS makes it easy for you to direct deposit your tax refund into your credit union savings or checking account when filing your federal taxes. To direct deposit your refund, go to the refund portion of your tax return and enter Frick Financial's Routing Number: 243385155 then select the account type – checking or savings. Be sure to confirm you are using the correct nine-digit savings account number or ten-digit checking account number to prevent delays in your deposit.

Fax: 724-228-1318

WAYNESBURG 222 Elm Drive, Unit 3 Waynesburg, PA 15370 (724) 627-5447 Fax: (724) 627-9193

CHARLEROI 62 McKean Avenue, Unit 1 Charleroi, PA 15022 (724) 483-6609 Fax: (724) 483-6639

Log On To: www.frickfin.org

• Review Your Return. A mistake on your taxes is the surest way to delay your refund. Check over all of your calculations before you submit your return to the IRS. If you do notice a mistake after you have filed, it's best to amend your taxes as soon as possible.

Don't' forget that you can sign up for eTax forms within our Online Banking platform. Download and print them from the convenience of your home and avoid waiting for them in the mail. Please note that 1099-INT forms are not generated for accounts with less than \$10 in dividends earned. You will receive this information on December's year-end statement.





LENDER

