



# Frick Bits

Spring 2024



## Youth Month



Celebrate Youth Month with us in April! Learning smart saving habits from a young age not only instills financial responsibility but also unlocks doors to future opportunities. By encouraging youth to save money, we empower them to build a foundation for financial success. This mindset grows their independence and confidence in finances.

As a way to support and encourage our young members, we introduced the \$1 per A program. For K-12 students that have a savings account with us, bring in your student's quarterly report card and we'll match \$1 for every A in key subjects such as: English, Language Arts, Science, Social Studies, and History, up to \$5 per quarter. Maintain those A's throughout the year, and we'll deposit an extra \$10, plus enter you for a chance to win an additional \$50!

Through the month of April, we're excited to double the joy by matching \$25 for every youth account opened, equaling the total \$50 requirement for a savings account. We wish all our young savers a month full of success and financial growth as we celebrate Youth Month!

*\*If the account is closed within the first year of opening, the \$25 match is forfeited to the credit union. If the account is closed within the first 90 days of the account opening, there is an early closure fee of \$10 that will be assessed in addition to the forfeited amount. Cannot be combined with other offers.*

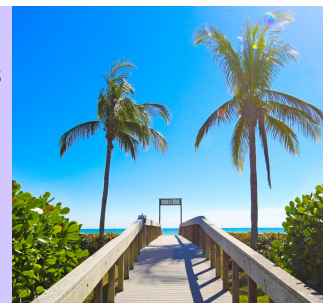
## VACATION LOANS

AS LOW AS

# 8.99% APR\*

Ready to get away? A vacation loan could be your ticket to turning your dream vacation into a reality! Vacation loans are as low as 8.99% APR\* up to 10 months, with a \$2,000 maximum. Create lasting memories without compromising your budget. Visit a Frick Financial location to learn more about qualifying rates. Let us get you one step closer to paradise!

*\*Annual Percentage Rate. \*APR rates shown based on applicant having a 740+ FICO score. Credit union membership required.*



**TAX SEASON IS COMING TO AN END.** With the April 15, 2024 tax filing deadline quickly approaching, it's crucial to gather all necessary documents. Whether you haven't started, or are still wrapping up, here are some things to make sure you have prepared. Essential documents such as W-2s for employment income, 1099s for various income sources, and records for deductions like mortgage interest and charitable contributions. You will also need to have personal information like your Social Security number, birthdate, and filing status. Include documentation for tax credits and health insurance coverage. Remember your banking information for potential direct deposit of tax refunds. Having your previous year's tax return on hand can be a helpful reference. Stay organized and make this tax season a seamless and successful experience!



# Board Nominees



## Gary Loomis - Incumbent

Gary is married to Judy and has two daughters and four grandchildren. He is a graduate of California University of Pennsylvania with a Bachelor of Science degree. Gary worked for US Steel Mining for 35 years in the Safety Department and then another 10 years with successor company Clark Testing as Manager of the Fuels and Lubrication Division. Gary joined the Supervisory Committee at Frick in 1988, becoming Chairman of that Committee and then a member of the Board of Directors. He is currently Board Chairman and also serves as President of the Monongahela Valley Chapter of Credit Unions.

## James Marmol - Incumbent

Currently, Mr. Marmol serves as Vice Chairman on the Board of Directors and is the Supervisory Committee Chairman. Mr.Marmol is the Regional Director and District President for the First Catholic Slovak Union of the United States of America and Canada (F.C.S.U.). He served as President/Facilities Manager of Jednota Properties and as the interim national treasurer. Mr.Marmol attended Penn State University Fayette Campus and West Virginia University. He continued his professional development and is a certified Senior Engineering Technician by the National Institute for the Certification of Engineering Technologists (N.I.C.E.T.). Mr.Marmol worked for McMillen Engineering, Inc., Alpha Associates, Inc., Altman and Altman Architects, General Industries and currently is employed at K2 Engineering, Inc.

## John Yates - Incumbent

John graduated from WVU in accounting, served two years in the Army, and is retired from US Steel Mining, where he ran the Golf League for many years and the Frick Picnic for its last 25 years. He has served the credit union as Board Secretary and former Loan Officer for a number of years and is currently on the Asset/Liability and Personnel Committees. As Board Secretary of the Mon Valley Chapter, John plans all chapter meetings and fundraisers. He worked on Chapter ARC Golf tournament for 30 years, and received the 2016 Volunteer Lifetime Achievement Award from the Pennsylvania Credit Union Association.

## Harry Springer - Incumbent

Harry graduated from the University of Alabama with a degree in Mining Engineering where he earned a Professional Engineer's license and worked as a Mining Engineer at US Steel Mining. After retirement, he worked for Murray Mining and Dana Mining. Harry spent over half his life serving the credit union as Board Chair, and currently lends his vast experience to the board and various committees. He is an active participant in the Mon Valley Chapter and CrossState events and is always seeking out to further his credit union education.

## Brett Berish

My name is Brett Berish and I would like consideration serving on the Board of Directors at Frick Financial Federal Credit Union. I have been a member of the credit union, in good standing, since 2019. A lifelong resident of Belle Vernon, I have served my community as a member of the North Belle Vernon Council since 2006 and currently coach at Belle Vernon Area. I am employed by Center for Community Resources in Washington, Pa, as the Student Assistance Program (SAP) supervisor.

## Scott York

I feel that my broad experience in the real estate industry and classroom environment can greatly benefit the credit union board position. As a real estate professional for the last 38 years, I have developed a uniquely specialized skillset. Managing a sales office and developing more efficient negotiating tactics has been a significant portion of my profession. As a PA Certified General Appraiser, valuing and analyzing the highest and best use is a part of my appraisal practice. Over the last 30 years, I have been a scattered-site property manager for properties in Washington, Greene and Allegheny County. I have learned to adapt to new technology and employ applicable programs for the best use and formally share those insights in a classroom setting.

## Pamela Marisa

I have over 21 years of experience running several successful businesses in Greene County and Morgantown WV. I currently own Direct Results, GreeneScene Magazine, DR Digital, The Perfect Arrangement & Lily Bees, The Denny House Historical Venue, and the Huffman House a future historical venue that I am currently restoring. I sit on the Together with Veterans board, the CYS Advisory board and the GC Fair Board. I also am a Member of the Women's President Organization in Pittsburgh. I would bring over 35 years of marketing experience, entrepreneurial spirit, financial understanding, and leadership to the board. I am committed to the local communities and strive to make them better.

## Kenneth George

My name is Kenneth George and I would like to help grow your net worth if elected as a board member with Frick Financial. Currently, I work as an entrepreneur with my wife Carmina. We invest in Real Estate and sell Automotive lubricants B2B and direct to customers. My experience in banking as an industry is limited. I became a Mortgage Loan Originator to understand my industry better. Once certified, I noticed that every single law was designed to protect banks, not the people using them, so I quickly exited. In business, the customer is the boss, so I plan to assist you, our members, on items important to you. I choose to bank with Frick Financial because they care about me and my finances. Can I count on your nomination so we work together to be better financial partners to achieve your goals?

**LAST CALL** **62<sup>ND</sup> ANNUAL MEETING**  
**10 A.M. Saturday, May 4, 2024**  
**Uniontown Country Club**  
**25 Bailey Lane, Uniontown PA, 15401**

RSVP open until April 19, 2024  
 \$12 per member and guest






# Frick Bits



## 2024 ANNUAL BOWL-A-THON

The Beaver Valley Chapter of Credit Unions held their annual bowl-a-thon on February 3, 2024. This year Frick Financial had four synergistic teams attend to bowl their hearts out! Our men's team won the championship for the second year in a row securing first place among 160 competitors! We are excited to share that the chapter raised a total of \$10,343 this year. This money continues to support the goal of the Foundation to grow their resources, improve financial literacy, aid small credit unions, foster professional development, and contribute to disaster relief. We are so honored to be part of such a successful event!



**2024 OVERALL WINNERS!**  
BRICE MATTHEWS, EVAN MATTHEWS,  
GEORGE PESI, BEAU PHILLIS

## WASHINGTON HOME SHOW

Did you see Frick Financial at the Washington Home Show this year? January 26th-28th we were excited to be able to set up a booth at the Washington fair grounds to engage with the community and give out some fun Frick Financial swag! As a way to show appreciation to our community, we held a raffle, and one fortunate winner walked away with a \$100 VISA gift card!



## Locations & Contact Information

4 Convenient Locations

### 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**  
Fax: 724-228-1318

### Waynesburg

222 Elm Drive, Suite 2  
Waynesburg PA, 15370  
**(724) 627-5447**  
Fax: (724) 627-9193

### Charleroi

141 Pennsylvania Avenue  
Charleroi, PA 15022  
**(724) 483-6609**  
Fax: (724) 483-6639

## Financial Word Scramble

- AXT NUFERD \_\_\_\_\_
- RAGGTOME \_\_\_\_\_
- FOVDAVRTE \_\_\_\_\_
- SITTEENR \_\_\_\_\_
- EONMY KAMRTE \_\_\_\_\_

Answers: 1. Tax Refund 2. Mortgage 3. Overdraft 4. Interest 5. Money Market



*Holiday Closures*

- Memorial Day**  
May 27th
- Juneteenth**  
June 19th
- Independence Day**  
July 4th



SCAN ME

