



Frick Bits

Fall 2024



**"THE BEST TIME TO
PLANT A TREE WAS
20 YEARS AGO. THE
SECOND BEST TIME
IS NOW. THE SAME
GOES FOR YOUR
FINANCIAL FUTURE."**

International Credit Union Day

On October 17th, 2024 we will be celebrating International Credit Union Day! This year's theme is: One World Through Cooperative Finance. This advocates for the overall mission of credit unions around the globe: people helping people. As we mark the 76th anniversary of ICU Day, we highlight how credit unions bring people closer together through democratic, member-owned financial institutions that prioritize people over profit. All Frick Financial locations will be handing out sweet treats on October 17th in celebration, so be sure to stop by and join the fun!

Christmas Club Accounts

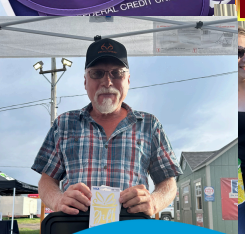
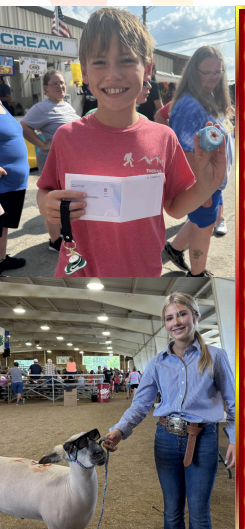
Santa is on his way! Christmas Club payouts will be transferred to your share accounts during the first week of October. This means you'll have access to your holiday funds just in time to start your holiday shopping!

Thinking about opening a Christmas Club account? It's the perfect way to plan for the holiday season. You can easily make deposits through payroll deductions or direct deposits, whether you're visiting us in person or managing your finances online. Start saving today and enjoy a stress-free holiday with a little extra cheer in your pocket!






Frick Financial At The Fair!



Did you spot a Frick Financial sign or booth at your local fair this year? If you attended the Fayette, Washington, or the Greene County fair, there's a good chance you did! We had an incredible fair season, filled with exciting new giveaway games along with some old favorites. And, of course, no Frick booth would be complete without some free Frick swag! At the Fayette County Fair, attendees had to "crack the safe" by finding the correct key among hundreds to open our tightly sealed safe. One of our lucky members won the grand prize—two Jason Aldean tickets! We also had three other expert key finders who went home with bigger smiles and thicker wallets.

At the Washington Fair, our "Lucky Duck Pond" made a splash once again, with prizes including Kennywood tickets, annual Carnegie Mellon Museum passes, and four lucky winners each taking home \$100! The season wrapped up at the annual Washington County 4-H auction, where all our hardworking 4-H members got to auction off their animals. We had a blast this year and can't wait to see you all again next year!





Don't Take The Bait

PHISHING SCAMS

Phishing scams are fraudulent attempts to steal sensitive information by impersonating trusted sources through deceptive emails, messages, or calls. These scams often disguise themselves as legitimate organizations, so it's important for recipients to take extra precautions to verify their credibility. To spot a phishing attempt, look for signs such as suspicious email addresses or phone numbers, generic greetings like "Dear Customer," and urgent language pressuring you to take immediate action. Do not click on unexpected attachments or links, especially those that ask for sensitive information like passwords or credit card details. Additionally, check for poor grammar or spelling errors, which are common in phishing messages. Always verify the sender's identity by contacting the organization directly through official channels, rather than responding to the suspicious message. Remember, legitimate companies will never ask you to provide sensitive information via email or text.

CONGRATULATIONS TO ALL OF OUR HARD WORKING STUDENTS!

Students who earned A's in major subjects during the 2023-2024 school year

Lincoln Acosta	Hannah McDonald
Hannah Anthony	Conner McDonald
Josephine Beinecke	Aliana Rossi
Anthony Beinecke	Fiona Rossi
Margaret Carpini	Elise Rossi
Lilly Grimm	Matilda Stacoviak
Dulaney Henry	Alexia Stanley
Aria Jackson	Skylar Stanley
Alaina Jones	James Stewart
Alexander Kolowitz	Karis Stewart
Elijah Kolowitz	Lilly Taylor
Preston Lauffer	Kenzlee Taylor
Greyson Lessman	Jovi Taylor
Audreana Lessman	Eian Teeter
Kenzie Lipscomb	Emily Teeter

Students who achieved straight A's in all major subjects throughout the entire 2023-2024 school year

Lincoln Acosta
Alexia Stanley
Skylar Stanley
Karis Stewart

This year's \$50 grand prize winner is **Lincoln Acosta**! Lincoln earned straight A's in all major subjects throughout the entire 2023-2024 school year. Well done, Lincoln! Your hard work and dedication did not go unrecognized—congratulations on this outstanding achievement!

Recognize your hardworking student by joining our "\$1 Per A" Program! K-12 students with a youth account are eligible to participate. Simply bring in your student's quarterly report card and deposit \$1 for each A in major subjects like Math, History, Science, English, and Social Studies. Frick Financial FCU will match each \$1, up to \$5 per semester. If your student maintains straight A's all year, we'll deposit an additional \$10 and enter them into a drawing for an extra \$50.

Holiday Closures

COLUMBUS DAY - OCTOBER 14, 2024
VETERANS DAY - NOVEMBER 11, 2024
THANKSGIVING DAY - NOVEMBER 28, 2024
DAY AFTER THANKSGIVING - NOVEMBER 29, 2024
CHRISTMAS DAY - DECEMBER 25, 2024
NEW YEARS DAY - JANUARY 1, 2025

Did You Know....

If you change jobs and your new employer doesn't offer a 401(k) plan, you have the option to roll over your existing 401(k) funds into an IRA account with Frick Financial Federal Credit Union. This allows you to continue growing your retirement savings while maintaining control over your investments.

WANT TO BE FEATURED IN OUR NEWSLETTER?

We'd love to hear your feedback about your experience with Frick Financial Federal Credit Union. If you have a moment to share a quick testimonial, email bchristoff@frickfin.org and you may be featured in our next newsletter!

NOTICE OF FEE SCHEDULE CHANGE

Effective December 1, 2024

Dear Valued Member,

Thank you for choosing Frick Financial for your banking needs. We appreciate your business and look forward to serving you. Although we try our best to keep fees low, occasionally some of our fees change due to an increase in the cost of doing business. As a result of the current economic climate and its impact on our operations, our updated schedule of fees is detailed below.

We value your membership and your business and remain committed to continually finding ways to improve our product and service offerings as well as our service delivery to you.

Service Charges / Fees

Overdraft Protection Program	
Overdraft Automatic Transfers	\$5.00 / Item - 3 Free / Month
Courtesy Pay	\$30.00 / Item
Counter Checks	
1 Sheet Min. - 2 Sheet Max.	\$5.00 / Sheet
Certified Cashier's Check	\$5.00 / Check
Third Party Corporate Checks	\$5.00 / Check
Money Orders	\$1.00 / Item
Draft Check Copies	\$5.00
Check Cashing for Non-Members	
On-Us Items Only	\$5.00 / Item
Wire Transfers	
Domestic (Incoming)	\$20.00
Domestic (Outgoing)	\$30.00
International	\$40.00
Account Reconciliation / Research	
All / Part of an Hour (1 Hour Minimum)	\$25.00 / Hour
Statement Copy or Activity Printout	\$5.00 / Statement Month
Stop Payments	
Check / ACH / Electronic Debit	\$15.00 / Item
Money Order (Lost / Replaced Only)	\$7.00 / Item
Abandoned Account Processing (Escheatment)	\$200.00
Garnishment / Levy Processing	\$100.00
Early Membership Closure	
Closed Par Value Share Within 90 Days of Opening	\$20.00
Return Item	
Overdraft Due To Insufficient / Uncollected Funds	\$30.00 / Item
Return Check / Money Order / Origination	\$25.00 / Item
Bad Address / Undeliverable Mail	
After 30 Days of Notification or Forwarding Time Expired	\$5.00 / Monthly
Inactive Par Value Share Account	
Inactive for 12 Months & Balance < \$50	\$5.00 / Month
VISA® Prepaid Gift Card®	\$3.00 / Card
VISA® Debit Card	
Replacement Fee (Per Card)	\$10.00
Expedited Card Fee	\$30.00
Foreign ATM Fee	\$3.00
VISA® Credit Cards	
Replacement Fee (Per Account)	\$25.00
Expedited Card Fee	\$30.00
Loan Services	
Guaranteed Asset Protection (GAP)	\$600.00
Mechanical Repair Coverage (MRC)	Quoted Rate
Debt Protection - Life, Disability, Involuntary Unemployment	Quoted Rate
Mortgage / Home Equity Origination	\$600.00 / Application
Personal Loan Origination Fee	\$100.00 / Application



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

