



Frick Bits

Summer 2025

63RD Annual Meeting

On May 3rd, Frick Financial Federal Credit Union proudly celebrated 63 years of service at our Annual Meeting held at the Uniontown Country Club. 138 members, employees, friends, and family were in attendance to reflect on the past year and look ahead to the future of our credit union.

The morning began with a delicious breakfast buffet, followed by a warm welcome from Board Chairman Gary Loomis. Gary opened the formal meeting with a recap of highlights from our 62nd Annual Meeting, setting the stage for a look back at a remarkable year of growth.

President and CEO Lindsay Moore shared insights into Frick's progress throughout 2024, attributing our success to the unwavering support of our members and the hard work of our dedicated staff. A major milestone highlighted was the successful merger with APS Credit Union, completed on January 2nd. Lindsay expressed heartfelt appreciation to our members for their continued trust and support, noting that Frick Financial now proudly serves more than 10,250 members and has reached a historic milestone with total assets exceeding \$171 million.

The meeting also included a board election for one open seat. A formal thank you to all four candidates who willingly offered their time and expressed a desire to serve. Your commitment to our mission is truly appreciated.

Congratulations to John "Chip" Yates on his re-election to the Board of Directors. With 40 years of service on Frick's board, Chip has shown unwavering dedication to our mission and to the financial well-being of our members.

The morning concluded with exciting door prizes and free Frick merchandise for every attendee!

Thank you to everyone who joined us. We look forward to what the next year will bring. Be sure to mark your calendars, our 64th Annual Meeting will be held on May 2nd, 2026, at the Historic Summit Inn.



Offered to credit union members



Have you claimed your no-cost accident coverage?

To help you prepare for the unexpected, your credit union makes available TruStage™ Accidental Death & Dismemberment (AD&D) Insurance, provided by CMFG Life Insurance Company. In the event of a covered accident, it pays a cash benefit to your family at a critical time. It's money your loved ones may use for monthly bills, debts or any reason.

AD&D Insurance is a supplement to Life Insurance and is simple to get:

- Acceptance is guaranteed for credit union members ages 18 and older
- No medical exam or health questions

Benefits could include:

- Automatic benefit increases
- Hospital benefits
- Education assistance
- Childcare assistance

Call toll-free 1.855.612.7910 or visit www.trustage.com/member-add

Weekdays 7am–9pm, Saturday 8am–4pm CT

TruStage™ Accidental Death and Dismemberment Insurance is issued by CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any financial institution. Product and features may vary and not be available in all states. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705. Base Policy Form Numbers: ADD-2018-POL, ADD-2018-POL(OR), E10a-ADD-2012-LSCU, E10a-014-2012, E10a-014-2012(OR), E10a-015-2012, F10a-015-2012-1(WA). © TruStage
ADI-2947067.3

Community Shred and Food Truck Event



We're excited to share that our first shred event, held at our Uniontown office on Saturday, May 17th, was a great success! The community and our valued members took advantage of the opportunity to securely shred their sensitive documents on-site, giving them peace of mind knowing their information was protected. We were also thrilled to be joined by two fantastic local businesses, Sobremesa's Mexican Food Truck and Hi-Gear Coffee, who served up delicious food and drinks to those in attendance. Thank you to all who came out and made this event a memorable one. We look forward to seeing you at the next one!



VISIT OUR NEW ATM!

We're excited to share that our new ATM is now open at our Washington location! As a Frick member, you can access this ATM 24/7, completely surcharge-free. You'll find it in the first drive-thru lane at 1245 Park Avenue, Washington, PA 15301. Please note with the availability of this new ATM, our previous location on Beau Street has been permanently closed.



Ag Days



Frick Financial is honored to sponsor Ag Days for another year, an annual event that highlights the vital role agriculture plays in Washington County. Agriculture is a cornerstone of our region. It supports the local economy, provides food for our communities, and reflects the dedication and hard work passed down through generations. Ag Days brings together local farmers, 4-H students, and community members to celebrate the innovation, perseverance, and passion that drive our agricultural community forward.

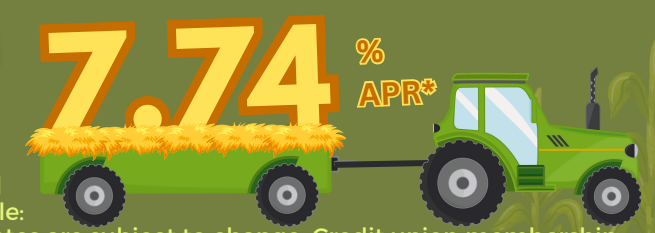
4H Students - We've Got Your Back!

We're excited to support the next generation of agricultural leaders through our Livestock Payment Advance Program. Selling market animals? Get your funds faster at 0% interest! We'll deposit the proceeds directly into your account, so you don't have to wait on paper checks. It's a simple, secure way to manage your earnings, letting you focus more on your hard work and less on financial logistics.

As an added bonus, when you open a 4H account, we'll match your \$25 deposit to help you reach the \$50 minimum opening balance. To qualify for Washington county's 2025 auction, accounts must be opened by August 8th.



Farm Equipment Loans as low as:



*APR= Annual Percentage Rate. APR rates shown based on applicant having a 740+ FICO score. Payment example: \$32 per \$1,000 borrowed at 7.74% APR for 36 months. Rates are subject to change. Credit union membership required. Applicant must qualify by living, working, or worshipping in Fayette, Greene or Washington County.

Kind Kid Of The Month

Kindness is one of the most powerful gifts we can give, freely offered, yet often unrecognized. Being a good person and going out of your way to help others isn't always easy, no matter your age. That's why it's especially inspiring when a child chooses to lead with compassion and heart.

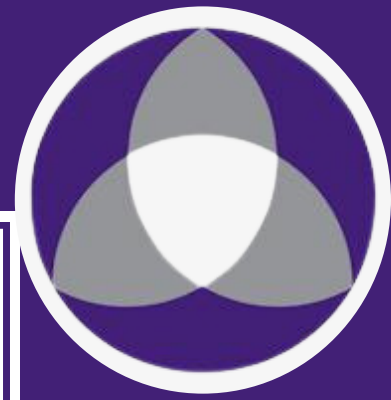
To celebrate young people who go above and beyond for others, we've partnered with the Washington Wild Things and Q92.9 FM to show that kindness truly pays off.

For the months of June, July, and August, we'll be recognizing one outstanding child each month as our "Kind Kid of the Month." This special title comes with not only recognition, but a big reward; because acts of kindness deserve to be celebrated.

- A \$500 VISA Gift Card
- 20+ tickets to a Washington Wild Things game
- Exclusive team merchandise
- And the unforgettable honor of throwing out the first pitch at the game!

Know a kind hearted kid who deserves the spotlight? Nominate someone age 16 or under today at Q929FM.com, or find the nomination link on our Facebook page.





Key Regulatory Changes Effective July 1, 2025

We want to keep you informed of important updates that may impact your account. In accordance with federal regulatory requirements, the following changes will take effect on July 1, 2025, and apply to deposit availability at all financial institutions:

Next-Day Availability Increase

The minimum amount of funds that must be made available by the next business day for certain check deposits will increase from \$225 to \$275.

Increased Cash Withdrawal Limit

The amount of funds available for cash withdrawal (or similar immediate means) will increase from \$450 to \$550.

Higher Thresholds for Special Deposit Types

The threshold amounts that apply to the following will increase from \$5,525 to \$6,725:

- New accounts
- Large deposits
- Repeatedly overdrawn accounts

These changes are part of routine updates under Regulation CC, which governs the availability of funds and aims to keep pace with inflation and evolving banking needs.

If you have any questions about how these changes may affect your account, please contact us at 724-438-5123 or visit your local branch

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, Unit 3
Waynesburg PA, 15370

(724) 627-5447

Fax: (724) 627-9193

Charleroi

141 Pennsylvania Avenue
Charleroi, PA 15022

(724) 483-6609

Fax: (724) 483-6639



SCAN ME



Dave's Dollar Digest



Traveling this summer? Whether you're exploring the U.S. or venturing abroad, your Frick Financial **Visa® Credit Card** is the ideal travel buddy! Accepted in over 200 countries you can enjoy the convenience of secure, reliable payments without the hassle of currency exchange or carrying large amounts of cash. Did I mention balance transfers are free?

With interest rates as low as **10.90% APR**, we are able to offer a more affordable alternative to many high-interest credit cards. It's a smart, budget-friendly way to manage your travel expenses while keeping your trip worry free. You can then redeem the **ScoreCard® Reward Points** you earn on your credit card purchases for future travel, merchandise and more!

Don't have a Frick Financial **Visa® Credit Card** yet? Apply today at your nearest branch. It's a smart way to travel now, and plan for your next adventure later!

For those with upcoming travel plans, be sure to give us a call with your travel dates and destinations. Notifying us ahead of time helps ensure your cards work seamlessly wherever you go.



Frick's "High-Yield Hitters" made their dodgeball debut at Growing Up Greene's fifth annual dodgeball tournament. Teams from across the area came together for an action packed day to raise awareness and funds for the children of Greene County.

The tournament supports Growing Up Greene's ongoing mission to serve children and families throughout the community. Known for their commitment to both prevention and healing, the organization offers vital resources, compassionate, and confidential support to those impacted by challenges both within and outside the child welfare system.

HOLIDAY CLOSURES

Labor Day - September 1, 2025

Columbus Day - October 13, 2025

Veterans Day - November 11, 2025

Thanksgiving Day - November 27, 2025

Day After Thanksgiving - November 28, 2025

CLOSED