



Spring 2021 Newsletter



NOTICE OF ANNUAL MEETING

310 Bloomfield St
Johnstown, PA 15904
(814) 262-9117
Fax: (814) 262-0709

544 Vine St
Johnstown, PA 15901
(814) 539-5697
Fax: (814) 535-4207

Toll Free: (888) 473-2198

VISA After-Hours
1-800-991-4961 (Debit)
1-800-991-4965 (Credit)

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Hours of Operation:

Mon-Thurs 8:30-4:30

Friday 8:30- 6:00

ATM 24 hours/day

Night Deposit at Both Offices

### *A Friendly Reminder*

Your Credit Union will be closed on the following days:

- ◆ Monday, May 31, 2021  
Memorial Day
- ◆ Monday, July 5, 2021  
Independence Day  
(Observed)

**NOTICE IS HEREBY GIVEN that the annual meeting of the FRANKLIN JOHNSTOWN FCU will be held at Franklin Johnstown Richland Office lobby 310 Bloomfield Street on September 21, 2021, at 5:00 PM.**

**The meeting is held for the following purposes: to elect four directors of the credit union and to transact any other business that may properly come before the meeting.**

**Nominations for vacant positions may be made by petition. Petitions require signatures by one percent of the membership with a minimum of twenty (20) signatures and a maximum of five hundred (500). If you would like to seek nominations by petition please submit a signed certificate stating that you are agreeable to the nomination and will serve if elected. In addition, please include a biographical statement. Petitioners have thirty (30) days to gather signatures and deadline is forty (40) days before the annual meeting. Please note that no nominations will be accepted from the floor and there will be no balloting if there is only one nominee for each vacant position.**

**The nominations received from the Nominating Committee and from petition will be posted in the credit union's office at least thirty-five (35) days before the annual meeting. The listing of candidates prepared is as follows: Sharon Bellak, Norma Hetzlein, Carol Speicher, and Frederick Wyant.**

February 16, 2021

By order of the Board of Directors



## Credit Union Car Loan Sale



Spring is here and so is our “Annual Spring Car Loan Sale”. There is such a large inventory of vehicles out there and, if you are in the market for a new or used car or motorcycle, this may be the time for you to buy. A new auto rate for a non-titled 2021 or 2020 model can go as low as **2.99%\* APR**. A used vehicle from 2020 through 2015 can go as low as **3.99%\* APR**. Call our offices now for a payment quote. You can ask for a pre-approved loan and be out shopping on the weekend.

\*Certain terms and conditions apply for loans. Based on credit – Rates subject to change.

## It's Time for a Vacation!

Are you ready for a nice and relaxing vacation after the cold winter months? FJFCU is here to help! We encourage you to take advantage of our promotional Vacation Loan rates, starting as low as **7.99%\* APR**. Let your credit union help you to take a load off this year!



\*Certain terms and conditions apply for loans. Based on credit – Rates subject to change.



### *e-Statements*

*If you haven't done so, now is the time to sign up for e-Statements. No more worries about lost or stolen mail. Each month, on the first, your statement is waiting for you on our Online Banking site. No waiting for the printing and processing. All you have to do is log onto our Online Banking site, click on the "Statement" tab and your statement will be there waiting to view. If you are not currently set up for Online Banking, contact one of our friendly Member Service Representatives to help you get connected.. Once connected, click the link to enroll in e-Statements.*

### *Online Banking*

Next time you need to inquire about your account, don't pick up the phone. Instead, log on to our Online Banking site to see all your accounts at a glance. Whether you want to know when your last deposit came in or if a transfer took place, you can see it all on Online Banking. To find our Online Banking site just go to our web-site at [www.franklinjohnstown.com](http://www.franklinjohnstown.com). Then click on the link on the home page to be directed to the Online Banking. Not currently set up for Online Banking? Click on the link and enroll yourself.

## Social Security Scams

Unfortunately, social security scams continue to rise. The Consumer Financial Protection Bureau (CFPB) has shared five ways to recognize a Social Security scam:

- Threatening arrest or legal action
- Emails or texts with personally identifiable information
- Misspellings and grammar mistakes
- Requests for payment by gift or pre-paid card, cash, or wire transfer
- Offers to increase benefits in exchange for payment



### Some Friendly Reminders on Completing Loan Apps

When completing a loan application, please be sure to complete all the fields. This will save the loan officer from having to call to get the information and allow them to move on to processing your application. Also remember that you must submit proof of income (copies of last 2 pay stubs or award letter if government issued payment). There is also a \$5 non-refundable application fee. If you need assistance, please see one of our Member Service Reps.

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### Policy Bulletins and Reminders

- **Transfer Limits** - Effective April 1, 2016 there is a \$7.50 fee each time you use your overdraft protection, over 6 free transfers. What this means is, if you look at your monthly statement and you see O/D TRANSFER FROM on your share (savings) account, this is an overdraft transfer. You are permitted six (6) free transfers per month and after that, you will be charged \$7.50 per transfer. If you are going to be using your checking (all debit card transactions with the exception of share (savings) withdrawals come out of the checking) put your money in the checking.
- **Post-Dated Checks**—It is the policy of the Franklin Johnstown Federal Credit Union to not accept post-dated checks. No exceptions!
- **Representative Payee Accounts**— If you are a Representative Payee for a member of the Credit Union, this does not entitle you to use the account for your personal use. This account is only to be used for the member you are representing. In order to cash checks or transact personal business, you must open your own account (eligibility requirements must still be met).
- **Cause a Loss**—If a member causes a financial loss to the Credit Union, no services whatsoever shall be granted.
- **Dormant Account Fee**—If a share account has no activity for more than twelve (12) months and has a balance of \$100 or less, a fee of \$3 per month will be charged.
- **Paper Statement Fee**-Effective April 1, 2016, the credit union began to charge a **\$2.00 per month fee on accounts receiving a paper statement** to help cover the cost of printing and postage. Home banking offers you instant access to manage your accounts and no waiting for that paper statement to arrive in the mail. Visit [www.franklinjohnstown.com](http://www.franklinjohnstown.com) to sign up for home banking and e-Statements.