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

<u>VISA After-Hours</u> 1-800-991-4961 (Debit) 1-800-991-4965 (Credit)

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



Graduation, Wedding Plans, Home Improvements, Debt Consolidation



Whatever the reason, your Credit Union can help find the right answer. With a Home Equity loan, you can finance as little as \$15,000.00. Just think of all the unfinished projects you could get done around the house! Have a graduate in the house? Those Senior year expenses can really add up, from prom to diploma to moving to college. Having that little extra can ease your worries. Tired of paying high credit card interest rates? Why not consolidate them into one payment that will be easier on your budget? Whatever your plans are this Spring, our loan officers are ready to help! For more information, stop in at either office, visit our website or call us at (814) 262-9117.



Keep Your Information Current

If you have moved, please inform us. Due to the continued growth of "Identity Theft," we will not accept verbal requests for an address change. All address changes not made in person at our credit union branches must be in writing and signed by the account holder. Signature verification will be done. Proof of your new address will also be <u>required</u>, such as an updated driver's license, utility bill or other mail you receive at your new address. Please remember a \$5.00 fee will be charged for all returned mail.



REAL ESTATE TAX RECEIPTS

If you have a mortgage loan or home equity loan with us, and you are paying your spring taxes for 2021, please send us a copy to show the taxes are paid. This information is required for auditing purposes and is required for the mortgage file.



The VRU is there for you...

Wondering what your balance is, what checks have cleared or maybe your latest deposit? Call our Voice Response Unit (VRU) to find what you need. You will use your base account number with a zero added at the end. Your access code is the last four digits of the social security number on the account. Locally the number is 361-2428 or 254-4377. For out-of-towner's the number is 888-705-7906.

Remember, if you do need to call the credit union for information, please have your account number ready.

The Franklin Johnstown Federal Credit Union is a Not-For-Profit, member owned, financial organization dedicated to becoming the primary financial institution for our members. We strive to provide the highest quality of personal attention while maintaining stability and growth. We are ultimately committed to the credit union philosophy of:

"Member Helping Member"

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. 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.



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 <u>not</u> 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 to sign up for home banking and e-Statements.