



Autumn 2021 Newsletter



310 Bloomfield St
Johnstown, PA 15904
814-262-9117

544 Vine St
Johnstown, PA 15901
814-539-5697

Mon-Thurs: 8:30 am - 4:30 pm
Fri: 8:30 am - 6:00 pm
ATM and Night Deposit at
Both Locations

VISA After Hours:

1-800-325-3678 (Credit)

1-800-991-49665 (Debit)

A Friendly Reminder

Your Credit Union will be closed on the following days:

- ◆ Monday, Oct. 11, **Columbus Day**
- ◆ Thursday, Nov. 11, **Veteran's Day**
- ◆ Thursday, Nov. 25, **Thanksgiving Day**
- ◆ Friday, Dec. 24, **Christmas Eve***
- ◆ Friday, Dec. 31, **New Year's Eve***

*On the preceding Thursday, the Credit Union will be open until 6:00 PM.



Fall has arrived and our car loan sale is continuing through the end of the year! The new 2022 models have hit the sales floors and now is the time to make a deal. Rates are as low as they can possibly go on new 2021-2020 vehicles (10K miles or less) and on used 2019-2015 vehicles.

You may also apply for pre-approval before you start shopping for that new vehicle. Contact us for details and promotional rates today!

*Certain terms and conditions apply. Based on credit. Rates subject to change.

Supporting a Cause

Once again the employees of Franklin Johnstown Federal Credit Union will be showing their support in the fight against breast cancer. We will be paying to dress down and wear pink throughout the month of October. Won't you help us by showing your support and help turn our offices pink? When you put your name on a pink ribbon, your donation will go toward local breast cancer research and support. Please give generously as we fight to find a cure. And once again, thank you for your support!



Mobile Check Deposit is Here!

We are very excited to announce that our members are now able to deposit their checks by simply taking a picture of them in the mobile app! Now more than ever, enjoy the convenience of doing your banking from home.

- How do I locate it? First, make sure that you have downloaded and are enrolled in our online banking mobile app. Once logged into the app, you can either click the “mobile deposit” button at the very bottom of the screen, which displays a camera icon, or you can navigate there by going to the main menu and selecting “mobile deposit” from there.
- How does it work? Once you have located the mobile deposit feature on our mobile app, you will first enter the amount of the check, then select into which account you want the check deposited, and then finally click on the camera icon to take a photo of your check. You will then separately take photos of the front and back of the check, and most importantly, you **must endorse the back of the check as follows**: “For Mobile Deposit only at Franklin Johnstown FCU”. If the check is not endorsed properly, it will be rejected and you will have to do it again with the proper endorsement. Once this is complete, you will simply submit the check for review.
- How soon will my check be available? Typically, you can expect that your check will be made available either the same business day, or next business day at the latest.
- How many checks can I deposit? There is no limit on how many checks you can deposit with the mobile app.



If you have any questions or need assistance with the mobile deposit feature, please feel free to call either branch location and we will be more than happy to assist you!

Upcoming Rate Changes:

Due to the continued declining rate environment caused by the COVID-19 pandemic, Franklin Johnstown FCU has made the difficult decision to reduce the Shares rate from 0.10% to 0.07%, as well as the Vacation Club rate from 0.50% to 0.25%, effective October 1, 2021.

We strive to meet our members' needs and will continue offering very competitive savings and loan rates.

2022 Christmas Club

Now is the time to open your 2022 Christmas Club. You determine how much you want to contribute and when you want to contribute. We can set up an automatic deduction from your share or draft account so you don't have to remember. Deposits continue to accumulate until October 1, 2022 when we will transfer the money into your share account to start your shopping. Stop in either office today to open your 2022 Christmas Club account.

Do you need help making a larger-than-usual purchase this Holiday season, or maybe you just want to work on building up your credit? We can help! Contact either branch today to see if you qualify for one of our **low-interest VISA credit cards** to help you get over that small financial bump this Fall! Here at FJFCU, our primary goal is to help our members achieve their financial goals, and our competitive interest rates are a major way that we are able to do that. Inquire today at either branch!

HO-HO-HO



(Oh No-Oh No-Oh No?)

"It's the most wonderful time of the year."
Maybe not this year.



Once more, that holiday season is rolling around. Have you

been able to put back a few dollars each month for the holidays? Not too many people have. Let us help you this year. Starting October 1, 2021, we will roll out our Holiday Loan Special. You can borrow up to **\$2,500** for a term of 12 months at an annual percentage rate as low as **7.99%***. A monthly payment on a \$1,000 loan would be about \$87.00. Stop using those high rate credit cards for your holiday purchases. This year, let Franklin Johnstown FCU make your holidays wonderful!

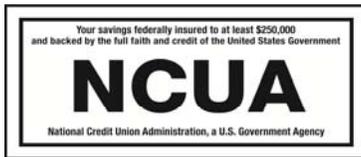
*Certain terms and conditions apply. Based on credit. Rates subject to change!



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 of pre-paid card, cash, or wire transfer
- Offers to increase benefits in exchange for payment



Attention members who have or have had auto loans with us:

When you pay off your auto loan, if you could please make sure to contact your insurance company in order to **remove FJFCU** as the lien holder on that vehicle. We greatly appreciate it!



814-254-4377

814-361-2428

Don't forget the VRU (Voice Response Unit).
You can call the VRU 24/7 to get information on
your account.

Policy Bulletins and Reminders

- **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).
- **Internet / Phone Payments**
When making payments from your account, either online or over the phone, be sure to give your correct account number. If you are unsure of what number to use, please contact one of our offices for assistance.
- **Cause of 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.
- **Only owners listed** on accounts will be permitted to transact business on the account. Deposits will be accepted from anyone, but receipts will not be given to anyone not listed on the account. No exceptions!
- **If your account** was opened by your parents when you were a child, please verify with the credit union that we have your signature on file.
- **If you opened an account** for a child when they were young and would like for them to be able to transact business for themselves, please bring them into the credit union with their photo ID so we can update their account card with current information and their signature.
- **Please update** your phone number and address changes with the Credit Union. (Verification of address is required for all address changes.)