



Spring 2022 Newsletter



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
1-800-991-4965 (Debit)
1-800-325-3678 (Credit)

~~~~~  
Hours of Operation:

Mon-Thurs 8:30-4:30

Friday 8:30- 6:00

ATM 24 hours/day

Night Deposit at Both Offices

Your Credit Union will be closed on the following days:

- ◆ Friday, April 15, 2022  
(Closing at Noon)\*
- ◆ Monday, May 30, 2022  
Memorial Day
- ◆ Monday, July 4, 2022  
Independence Day

\*The Credit Union will remain open until 6:00 PM Thursday, April 14, 2022.

## How to Protect Your Money With Strong Cybersecurity

### What is Cybersecurity?

-Cybersecurity means protecting your sensitive information online, and when cybersecurity measures are weak, scammers take advantage of this. Here are steps you can take to ensure strong cybersecurity measures:

- ☼ Do not open email from people you don't know, and especially **DO NOT** click on any **links** within the email.
- ☼ Be careful with internet links and new website addresses— Malicious website addresses may appear almost identical to legitimate sites. Scammers often use a slight variation in spelling or logo to lure you. Malicious links can also come from friends whose email has unknowingly been compromised, so be careful.
- ☼ Secure your personal information — Before providing any personal information, such as your date of birth, Social Security number, account numbers, and passwords, be sure the website is secure.
- ☼ Stay informed on the latest cyber threats — The Cybersecurity and Infrastructure Security Agency (CISA) can provide you with alerts.
- ☼ Use strong passwords — Strong passwords are critical to online security (See back page of newsletter for more on passwords).
- ☼ Keep your software up to date and maintain preventative software programs, i.e., Kaspersky, McAfee Antivirus, etc.
- ☼ Update the operating systems on your electronic devices — Ensure that you are updating your mobile device to the latest software update as soon as it becomes available. These updates often include key security upgrades.



## Credit Union Car Loan Sale



Spring is here and so is our “Spring Car Loan Promotion”. Interest rates are headed up so now is the time to purchase that new or used car or motorcycle. A new auto rate for a non-titled 2022 or 2021 model can go as low as **2.99%\* APR**. A used vehicle from 2021 through 2016 can go as low as **3.99%\* APR**. Call our offices now for a payment quote. You can also 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*

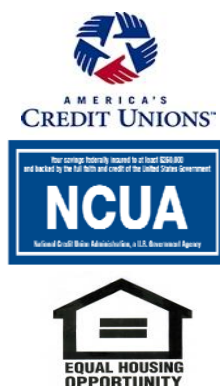
*If you haven’t done so, now is the time to sign up for e-Statements. No more worries about lost or stolen mail. Each month, on the first, your statement is waiting for you on our Online Banking site. No waiting for the printing and processing. All you have to do is log onto our Online Banking site, 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.

## What Makes a Strong Password?

- Do not use passwords that include personal information, like birthdate or address.
- Use the longest password or passphrase permissible when you can.
- Avoid common phrases, famous quotes, and song lyrics.
- Use different passwords on different systems and accounts.
- Develop mnemonics to remember complex passwords. For example, instead of using the password “hoops”, use “IItpbb” for “[I] [l]ike [T]o [p]lay [b]asket[b]all”.
- Using both lowercase and capital letters adds another layer of obscurity. Changing the same example used above to “II!2pBb.” creates a very strong password.
- Consider using a **password manager** program/app to both generate and keep track of passwords, i.e., LastPass, BitWarden, etc. These programs typically only require you to remember one master password, while the others are contained in an encrypted vault only accessible to you.



## 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 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.