



310 Bloomfield Street
Johnstown, PA 15904
(814) 262-9117
FAX (814) 262-0709

544 Vine Street
Johnstown, PA 15901
(814) 539-5697
FAX (814) 535-4207

Toll Free (888) 473-2198

Mon-Thurs 8:30 A.M. – 4:30 P.M.
Fri 8:30 A.M. – 6:00 P.M.

Night Drop and ATM at Both
Locations



Friendly Reminders:

Your Credit Union will be closed on
the following days:

Monday, January 2
New Years Day

Monday, January 16th
Martin Luther King Jr Day

Monday, Feb. 20th – Presidents'
Day

Winter 2023 Newsletter

Avoid Scammers in the New Year!

Four Signs That It's a Scam:

- Scammers PRETEND to be from an organization you know
- Scammers say there's a PROBLEM or a PRIZE
- Scammers PRESSURE you to act immediately
- Scammers tell you to PAY in a certain way, i.e. Gift Cards

How to Avoid a Scam

- Block unwanted calls and text messages
- Don't give personal or financial information in response to a request you didn't expect
- Resist the pressure to act immediately
- Know how scammers tell you to pay
- Stop and talk to someone you trust

Report Scams to the Federal Trade Commission (FTC)

*For more information, please visit the Federal Trade Commission website at <https://www.consumer.ftc.gov>

The Supervisory Committee is currently conducting their scheduled audit of member accounts. Please submit any account discrepancies to:

Franklin Johnstown Federal Credit Union

Supervisory Committee

PO Box 5442

Johnstown, PA 15904

****Please DO NOT send deposits or payments to this address****

It's Tax Season Once Again!!!

As we once again prepare to file our taxes, there are a few things we would like you to remember:

Please double check the account number you have listed for direct deposit on your tax return as many deposits come in with incorrect account numbers.

Only deposits for names listed on an account are eligible for deposit. All others will be returned as No Account/Unable to Locate Account.

The IRS needs your help as well. Here are a few common sense suggestions that can make a big difference in warding off cybercriminals.



Always use security software with firewall and anti-virus protections. Make sure the security software is always turned on and can automatically update. Encrypt sensitive files such as tax records you store on your computer. Use strong passwords.

Learn to recognize and avoid phishing emails, threatening calls and texts from thieves posing as legitimate organizations such as your credit union, credit card company and even the IRS. Do **not** click on links or download attachments from unknown or suspicious emails.

Protect your personal data. Don't routinely carry your Social Security card, and make sure your tax records are secure. Treat your personal information like you do your cash, don't leave it lying around.

Give personal information only over encrypted websites – look for "https" addresses. Check out companies to find out who you are dealing with. (Taken from IRS.gov)

Kids Club!

Calling all children 12 and under, July 1st Franklin Johnstown FCU began to reward our youth members for saving money. Stop in at either office and pick up your rewards sticker card. For every \$10 you deposit into your account, you will get a star. When your card is filled, bring it in and trade it for a prize. While you are in the office look for our fun kid's activity sheets and our quarterly coloring contest page in the lobby. Winners will be picked at both offices.



CHILLY DAYS – CHILLY NIGHTS

It's still just down right COLD! Our "FUEL LOANS" are still available for your heating purposes through the end of February, 2023. You can apply for an amount of \$500 through \$2,500 at an annual percentage rate of 7.99%* for a term of 12 months. A monthly payment on \$2,500 would be approximately \$217.43, while a payment on \$500 is around \$43.49. Proceeds will go directly to the fuel distributor. Call the Credit Union "Chill Busters" in our loan department for information and don't be left out in the cold.



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

It's Never Too Early...



It's never too early to start saving for next Christmas! Did Christmas catch you off guard? Did you have to use those credit cards you swore you would never charge up again? If so, the time to start saving for next Christmas is NOW! Just open a Christmas Club and deposit something every pay. Figure out how much you want to have for Christmas and then break it down. Christmas Club balances will be transferred into your savings account on October 1, 2023. Open your Christmas Club account today.

Soak up the Sun



I bet you wish you could afford your dream vacation this year. But if you didn't plan ahead it may not be possible. Now is the time to start saving for next year's dream. Stop in either office to open a vacation club account with as little as \$5.00. After the account is open you can decide how much and when you want to deposit into it. We can even set up auto transfers from your direct deposits into the vacation club if you choose!

Keep information current

If you have moved, please inform us. In order to better serve our members, the credit union needs to have updated and current member information on file. 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 address change will also be required, if the request is in writing, such as a utility bill or other mail you receive at your new address.

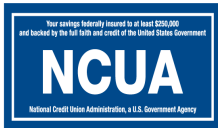
Please remember a \$5.00 fee will be charged for all returned mail.

-Important-

YOUR CREDIT UNION WILL NEVER CONTACT YOU TO VERIFY INFORMATION THAT WE ALREADY HAVE ON FILE. PLEASE MAKE SURE THAT ALL OF YOUR PERSONAL INFORMATION IS CORRECT. IF YOU RECEIVE A PHONE CALL OR EMAIL REQUESTING THIS INFORMATION BY INDIVIDUALS CLAIMING TO REPRESENT THE CREDIT UNION, DO NOT GIVE OUT ANY INFORMATION AND NOTIFY US IMMEDIATELY!

Loan Cancellation Fee

If you apply and are approved for a loan and then decide to cancel the loan (credit cards included), there is a \$30.00 loan cancellation



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"

NOTICE TO ALL MEMBERS WITH MORTGAGE LOANS

If you have a mortgage loan or home equity loan with us, please be sure to turn in a copy of your paid real estate tax and homeowner's insurance receipts for 2022. This information is required for auditing purposes. If you haven't sent us a copy yet, you will be receiving a notification in the mail. To those who have sent us the tax information, thank you



Transfer Limits Effective April 1, 2016 there is a \$7.50 fee each time you use your overdraft protection over the 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.

State Law

Abandoned and unclaimed property state of repose (dormancy) is now three (3) years, previously five (5). This includes your accounts at the credit union. If there has been no activity on your account and we are unable to get in touch with you, we are required by law to turn these funds over to the state as unclaimed property after three (3) years. Be sure to keep your account active!

Dormant Fees

Keep your share account from going dormant by making a deposit at least once a year. Dormant accounts that have a balance of less than \$100 are charged a \$3.00 monthly fee after one year with no activity. Post cards are sent each month to members who were charged the fee. If you receive a post card just come into the office and make even a small deposit and the fee will be reversed.