



# Spring 2023 Newsletter



## NOTICE OF ANNUAL MEETING

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 19, 2023, at 5:00 PM.

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)

~~~~~  
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 29, 2023  
Memorial Day
- ◆ Tuesday, July 4, 2023  
Independence Day

**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.**

## Non-Sufficient Funds Policy

Addendum to Debit Card Policy

November 15, 2011

Debit Card transactions are guaranteed funds to merchant, members can use their debit cards over their account balance before the new balance file is updated. This can cause their share/share draft accounts to be in the negative. To reduce the number of members abusing their debit cards, the members debit card would be closed/blocked 3 days after the account goes negative. If FJFCU approves re-opening the debit card account, the member will pay a **FEE** of \$25.00 to reopen/activate the card. The reissuing of the card is **NOT** automatically approved and the member will pay any other costs associated with the reissue of the debit card.

### **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 over \$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.

### **Kids Club!**

Calling all children 12 and under, 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.



## REAL ESTATE TAX RECEIPTS

If you have a mortgage loan or home equity loan with us, please send us a paid receipt for your 2023 real estate taxes. This information is required for auditing purposes and is required for the mortgage file.



## 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.



## 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.

## 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 required, 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.



