



Autumn 2023 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. 9, **Columbus Day**
- ♦Friday, Nov. 10, **Veterans' Day***
- ♦Thursday, Nov. 23, **Thanksgiving Day**
- ♦Monday, Dec. 25, **Christmas Day**
- ♦Monday, Jan. 01, **New Year's Day**

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



Fall has arrived and we have great auto loan rates continuing through the end of the year! The new 2024 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 2023-2022 vehicles (10K miles or less) and on used 2021-2017 vehicles. You may also apply for pre-approval before you start shopping for that new vehicle. Contact us for details while rates are still low!

*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!



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.



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!

Non-Sufficient Funds Policy

Addendum to Debit Card Policy November 15, 2011

Debit Card transactions are guaranteed funds to merchants, 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 will 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.

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!



Account Passwords

To help prevent fraud, effective January 1, 2024 any member who wishes to transact business by phone will be **REQUIRED** to establish a password on their account. Members must give us password requests in person or in writing with a signature. No password requests will be accepted by the phone. Thank you for your cooperation.



2024 Christmas Club

Now is the time to open your 2024 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, 2024 when we will transfer the money into your share account to start your shopping. Stop in either office today to open your 2024 Christmas Club account.

HO-HO-HO



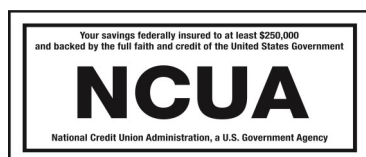
"It's the most wonderful time of the year." Maybe not this year. Once more, that holiday season is rolling around. Have you been able to put back a few dollars each month for the holidays? Not too many people have. Let us help you this year. Starting October 1, 2023, we will roll out our Holiday Loan 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!

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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



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.

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.



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.)