



Summer 2023



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)

Your Credit Union will be closed on the following days:

- ◆ **Tuesday, July 4th
Independence day**
- ◆ **Monday, September 4th
Labor Day**
- ◆ **Monday, October 9th
Columbus Day**

Hours of Operation:
Mon-Thurs 8:30-4:30
Friday 8:30- 6:00
ATM 24 hours/day
Night Deposit at
Both Offices

Franklin Johnstown FCU still has great low rates on car loans!

Make sure to take advantage of these great rates while they are available. We are providing very competitive rates for both used and new cars, with used cars from 2021-2017 starting at **5.49%* APR**, and new cars from 2023-2022 starting at **4.49%* APR**.

Please inquire at either branch location to learn more today!

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

Home Equity Loans

Ready to get some remodeling done at home this year? FJFCU has you covered with our great Home Equity Loans! We have terms ranging from 5 years to 15, and rates starting at **4.75* APR**. Now is a great time to get those things done around the house, especially with such a great loan rate available! Call either branch today to inquire.

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

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.



Privacy Notice

FACTS

WHAT DOES FRANKLIN JOHNSTOWN FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and account transactions

How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Franklin Johnstown Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Franklin Johnstown Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations,	Yes	No
For our marketing purposes to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes information about your transactions	Yes	No
For our affiliates' everyday business purposes information about your creditworthi-	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	yes

To limit our sharing

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date this notice is received. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at anytime to limit our sharing.
Call 814-262-9117 or 814-539-5697

Questions: Who we are

Who is proving this notice?	Franklin Johnstown Federal Credit Union
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What we do

How does Franklin Johnstown Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Franklin Johnstown Federal Credit Union protect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, consumer reporting companies, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes-information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliate	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Franklin Johnstown Federal Credit Union has no affiliates
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Franklin Johnstown Federal Credit Union shares information with
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include plastic card processors, check printing companies and insurance companies



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:

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.

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.



It's Time for a Vacation!

Are you ready for a nice and relaxing vacation? Your options may be somewhat limited this summer but FJFCU is still 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.

-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.

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.



Credit Union Policy Bulletins & 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 to sign up for home banking and e-Statements.