

Franklin Johnstown Federal Credit Union



# Autumn 2025 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. 13, **Columbus Day**
- ♦ Tuesday, Nov. 11, **Veterans' Day**
- ♦ Thursday, Nov. 27, **Thanksgiving Day**
- ♦ Thursday, Dec 11th **open till 6**
- ♦ Friday, Dec 12th **Closing at 4:30**
- ♦ Thursday, Dec. 25, **Christmas Day**
- ♦ Thursday, Jan. 01, **New Year's Day**



**Fall** has arrived and we have great auto loan rates continuing through the end of the year! The new 2026 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 2024-2025 vehicles (10K miles or less) and on used 2019-2023 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

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!



# SCAM ALERT!

## Common TikTok Shop scams

- \* **Counterfeit and low-quality products:** Scammers create fake listings for brand-name goods at unusually low prices. Buyers often receive substandard or fake items that do not match the product's description or video promotion.
- \* **Non-delivery scams:** A seller takes payment for an item but never ships the product. They may provide fake tracking numbers, give excuses, or disappear entirely.
- \* **Payment fraud:** A seller pressures you to pay outside of TikTok Shop's secure payment system, often through a direct bank transfer or third-party app. This removes any buyer protection, making it impossible to recover your money if the transaction is fraudulent.
- \* **Deceptive listings:** Sellers may post misleading photos to make products look like an incredible deal when they are actually selling a far less valuable item, such as a phone case instead of a phone.
- \* **Impersonation:** Scammers create fake accounts to impersonate celebrities, influencers, or reputable brands to sell bogus items or spread malware.
- \* **Phishing campaigns:** Scammers use lookalike websites or messages to trick you into revealing personal and financial information. Some have even used AI-generated videos to mimic influencers, directing users to malicious sites.

## The latest scam trends from Amazon US

- \* All order-related communications can be verified via Amazon's website or app by checking your Orders page or reviewing messages in the Message Center.
- \* Amazon will never request sensitive information outside of Amazon's website or app. Don't click links in suspicious texts—and don't respond to them. If you think the message isn't legitimate, contact Amazon Customer Service to verify it's real—but never use contact information from the text.
- \* Be wary of false urgency. Scammers often pressure you to act immediately. Take time to verify any urgent requests, especially those demanding immediate action.

## Temu Scams

- \* **Inconsistent product quality:** Since Temu relies on many third-party vendors, product quality can be inconsistent. Some customers have received items of a much lower quality than expected.
- \* **Counterfeit or off-brand items:** Many tech and other products are not from major name brands. Unless a listing has a blue checkmark to verify the brand, many items are from lesser-known manufacturers.
- \* **Slow or missing shipments:** Some customers have complained that products took longer to arrive than advertised or never arrived at all.
- \* **Outright scams:** Some users have reported outright scams, including counterfeit items that failed safety standards. In March 2025, fake car seats that failed U.S. safety standards were found on Temu.

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!



### 2026 Christmas Club

Now is the time to open your 2026 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, 2026 when we will transfer the money into your share account to start your shopping. Stop in either office today to open your 2026 Christmas Club account.



### HO-HO-HO

"It's the most wonderful time of the year." Once more, the 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, 2025, 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!

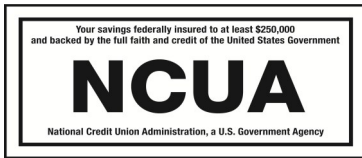
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## Social Security Scams

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



### 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



**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.

### Attention members who have or have had auto loans with us:

When you pay off your auto loan, please make sure to contact your insurance company in order to **remove FJFCU** as the lien holder on that vehicle. We greatly appreciate it!

## 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!
- **Reminder** that passwords are required on accounts to transact business by phone
- **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.)