Franklin Johnstown FCU SUMMER 2026

Newsletter

310 Bloomfield St
Johnstown PA 15904
(814) 262-0709
Fax: (814) 262-9117

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
Monday - Thursday:
8:30 - 4:30
Friday: 8:30-6:00
ATM 24 hours/day

Night Drop at Both Offices

Your Credit Union will be closed on the following days:

- **Friday, July 3rd Independence day**
- **Monday, September 7th Labor Day**
- **Monday, October 12th Columbus Day**

It's Time for a Vacation!

Are you ready to soak up the sun on a nice and relaxing vacation? Franklin Johnstown is here to help! We encourage you to take advantage of our promotional Vacation Loan rates, before school starts back, 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.**

Passport Scams

With summer coming up, a lot of vacations will be happening. There are passport fraud websites out there. Watch what website you are going on. Make sure you check to make sure the website says .gov. Travel.State.Gov is the official government website for passport services.

Gift Card Scams

Common Gift Card Scam Tactics

Urgent Demands: Scammers create a crisis (e.g., "you owe taxes," "family emergency," "virus on computer") demanding immediate payment.
Impersonation: Fraudsters pose as the IRS, Social Security Administration, or companies like Amazon, Apple, or Microsoft.
"Card Draining" (Tampering): Criminals scan, copy, or replace barcodes on unpurchased cards in stores. Once you activate the card, they steal the funds remotely.
Bogus Prizes/Romance: Claiming you won a contest, or developing a fake online romance to request money.

Franklin Johnstown still has great low rates on care 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 2024-2020 starting at **4.99%* APR**, and new cars from 2026-2025 starting at **3.99%* APR**. Please inquire at either branch location to learn more today!

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Wire Scams

Common Wire Transfer Scams

Real Estate/Closing Scams: Criminals intercept emails between buyers and title companies, providing fraudulent wire instructions for down payments.
Grandparent/Emergency Scams: Scammers impersonate family members in trouble or officials (IRS, police) claiming a loved one is arrested and needs bail.
Overpayment Scam: A "buyer" sends a fake check for more than the item's price, asking you to wire back the difference.
Romance Scams: Scammers build fake online relationships, eventually requesting money for emergencies or travel.
Job/Mystery Shopper Scams: Victims are hired and sent a check, then asked to wire money back to "test" a transfer service

Facts

Privacy Notice

WHAT DOES FRANKLIN JOHNSTOWN FEDERAL CREDIT UNION DO WITH YOUR PERSON 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, or report to credit bureaus	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 and experiences	Yes	No
For our affiliates' everyday business purposes information about your creditworthiness	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 are we

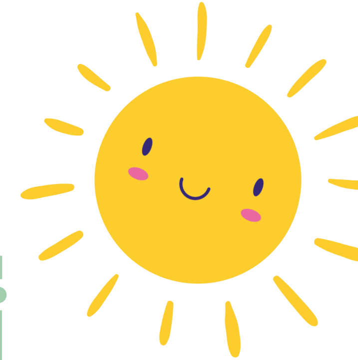
Who is proving this notice?	Franklin Johnstown Federal Credit Union

What do 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?	We collect your personal information, for example, when you · open an account or deposit money · pay your bills or apply for a loan · use your credit or debit card We also collect your personal information from others, such as credit bureaus, consumer reporting companies, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only · 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 State laws and individual companies may give you additional rights to limit sharing.
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	Companies related by common ownership or control. They can be financial and nonfinancial companies. · Franklin Johnstown Federal Credit Union has no affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. · Franklin Johnstown Federal Credit Union shares information with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. · Our joint marketing partners include plastic card processors, check printing companies and insurance companies



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 rewards 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.

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.

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 **5.25* 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.

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"

AMERICA'S CREDIT UNIONS

NCUA

EQUAL HOUSING OPPORTUNITY

Policy Bulletins & Reminders

- Transfer Limits - 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.

- 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. The credit union charges 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.