

Money Talk\$ Fall 2019



Rochester Office

283 Adams St.

Rochester, PA 15074

(724)774-5575 or (724)774-5750

Toll Free: 1-800-428-7265

Fax: (724)774-6750

Monday – Thursday

9:00am – 5:00pm

Friday 9:00am – 6:00pm

Saturday 9:00am – 12:00pm

Harmony Office

115 Perry Highway, Suite 176

Harmony, PA 16037

(724)453-1100

Toll Free: 1-800-487-5574

Fax: (724)453-0900

Monday – Thursday

9:30am – 5:00pm

Friday 9:30am – 6:00pm

Center Twp. Office

3589 Brodhead Road

Monaca, PA 15061

(724)775-5025

Fax: (724)775-5058

Monday – Friday

9:00am – 4:30pm

After Hours

Visa Credit – 1-800-433-0505

Visa Debit – 1-800-500-1044

Visit us on the web:

www.freedomunitedfcu.com

info@freedomunitedfcu.com

Follow Freedom United FCU on

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Holiday Closings

Monday, October 14th – Columbus Day

Monday, November 11th – Veteran's Day

Thursday, November 28th – Thanksgiving

Wednesday, December 25th – Christmas

Balance Inquiries

Each month you are entitled to **6 balance inquiries over the phone at no charge.**

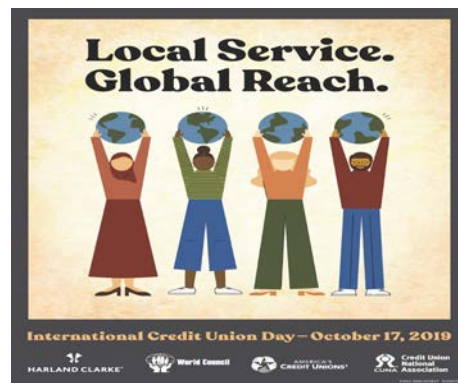


Each inquiry over the phone thereafter will incur a charge of \$1.

Want to check your balances any time you want and avoid costs? Sign up for free E-services today, and don't forget to ask about our mobile app!

Local service. Global reach

Join us October 17th and learn all about what makes your credit union and all other credit unions so great. International Credit Union Day!



We Help Make Spirits Bright

When everyone on your list is wishing for Silver and Gold, you might need some help. This year, don't leave it all to Santa Claus! Give us a call! Let us help you get the cash you need this holiday season. Rates start as low as 5.99% for up to 18 months.



Call Today!
724-774-5575

Did you know...

Apples are more effective at waking you up in the morning than coffee?



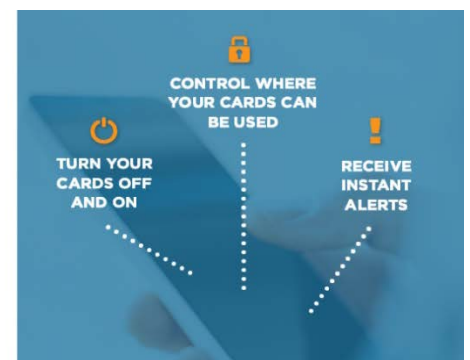
Attention Christmas Clubbers!

If you deposit into a Christmas club account, funds will automatically be deposited into your regular share account at month's end in October. If you would prefer a check mailed or have any other instructions, please contact a credit union representative by October 15th. Additionally, your Christmas Club will automatically renew to start saving for next year.

Available for your safety and security is SecurLOCK Equip. This app, available for Apple and Android devices, allows you to manage how, where, and when your card is used through a compatible mobile device. Download today!



Now the power to
protect your cards
is in your hands.



IMPORTANT – NIGHT DROP

Deposits received in the night drop are posted when the credit union opens at 9am for the current business day. All returns are completed by our data processor prior to opening. We will no longer refund NSF fees unless caused by a credit union error. Be sure the funds are available in your account before writing checks

The Gift fit for Anyone

Give the gift everyone can use: Visa Gift Cards! Face it, there's always at least one person on your Christmas list that is impossible to buy for! With a Visa Gift Card, it's just like handing them cash except safer. Useable nearly everywhere Visa is accepted, gift cards offer extra security if lost or stolen, and can be used online as well. Get yours in any increment starting at \$10 and up to \$1000.



Get Paid for Making the Grade

Now that the kids are back to school and working hard, it's time to consider saving! Students k-12 can earn dollars for hard earned grades. Bring in your son or daughter's report cards at the end of the term along with a deposit and we will match \$1 per core subject!

Freedom United Helping Others

We also donate to different types of food banks within the area. You can drop any food pantry donations off at our Rochester office. As of right now we are donating to the Compassionate Ministries food pantry located at 1297 Route 68.



We Can Save You the Trouble

Nothing makes us at Freedom United happier than seeing our members get a good deal and save money. That's why we want you to see us before you go shopping at the dealership. At the dealership, the salesman only cares about making his or her commission and so they might sell you service plans and extras you don't really need! Not only do we have competitive rates, but we also offer GAP insurance for a wonderful price and we will not sucker you into any extras you don't need. Skip the hassle and see a loan officer for a pre-approval.

The Credit Union Difference

It's where you belong! At Freedom United, we see each of our members as a real person with unique needs, not just a number. We literally have no other purpose than to serve you. We are not-for-profit and member-owned. If you want personal service, diverse financial options, and competitive rates, you will fit in perfectly with the other members at Freedom United Federal Credit Union. Stop by or call us today to discuss what we can do to help you reach your financial goals!

Please, Keep Us In The Loop!

Please remember to keep us informed about any major changes to your information such as last names, addresses, telephone numbers, joint owners, beneficiaries, or email addresses. Please update this information as soon as possible to avoid missing any important news or alerts related to your account or credit union!

Managing Your Credit Card Debt

Become the master of your credit card debt by following these easy steps:

1. Take inventory. How many cards do you have? What are the balances and minimum payments? Too much to handle? Time to pare down.
2. Check the costs of the cards. What are the interest rates? Annual fees? You're probably paying more interest than principal.
3. Get one low-interest card and use it wisely. Make Freedom United your first stop when starting your search.
4. Make the largest monthly payments you can afford. Even though you are not paying the balances in full, that extra amount means less accrued interest.
5. Stay away from credit card offers in the mail.
6. If you get in over your head with credit card debt, come see us. We're here to help you get

Get the Sprint Credit Union Discount!

♥ lovemycreditunion.org

