

Money Talks Summer 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

Northgate Plaza
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

Facebook and Twitter



CHANGE IS **EASY** WITH A HOME EQUITY LOAN!

Planning a remodeling project, or better yet a special vacation? Well, just relax because we have it all for you right here at Freedom United!!! Our Home Equity Loans with locked-in low interest rates will allow your dreams to come true.

You can borrow up to 80% of the value of your home (minus the amount of any existing mortgage secured loans). That means you can borrow an even higher amount using the equity of your home, and take advantage of the lower interest rate. Not only does this save you money on the interest, but you can use it as a tax deduction.

TALK TO ONE OF OUR LOAN OFFICERS TODAY . . . IT'S THAT EASY! ! !

Closings

Thursday, July 4th – Independence Day
Monday, September 2nd – Labor Day
Monday, October 14th – Columbus Day

Night Drop Notice

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 the 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.

Congrats Class of 2019!

Congratulations to the graduating seniors of 2019 and a huge shout-out to the three winners for the Freedom United Scholarships this Year:

- Mia Anthony
- Kaitlyn Lyons
- Angel Scalamogna

“SUN-SATIONAL”

. SUMMER LOANS

Rates as low as 5.99% for 18 months!
Runs from June 1st thru July 31st.



**** All rates subject to credit approval**

Important . . .

If you are making a large deposit using checks they must be stamped **“For Deposit Only”** and **the name of your business, church, etc.** We can order you a stamp if you need one for a small fee. Also, all checks now have to be **endorsed** when making a deposit into your accounts.

Get the Sprint Credit Union Discount!

Credit Union Member Benefits



- 10% or 15% discount on select regularly priced Sprint monthly data service
- Buy online and receive additional savings
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Valid in conjunction with other credit union and most Sprint National handset offers and other promotions

Claim your personal discount with Corporate ID: NACUC_ZZM

Claim your business discount with Corporate ID: NACUC_ZDS_ZZM



Please note: To receive the Sprint Credit Union Member Discount, both new and existing Sprint customers must verify credit union membership. Members can do this through the Love My Credit Union Rewards app, or by filling out a Verification Form. More information can be found on our website or LoveMyCreditUnion.org.

Debit Card Updates!!

Daily Limits

Did you know your debit card has limits? Your available withdrawal limit (at ATMs) is \$500 and your point of sale (at stores or online) is \$1,000. Although this may appear to be an inconvenience, these are limits mandated by VISA for your protection and safety.

Just imagine if someone is able to get your card numbers, or your wallet is stolen. If your card didn't have limits, that thief could get away with all of your money!

But do not fear, if you need to withdraw more than \$500 or you need to spend more than \$1,000, please give us a call. We would be more than happy to accommodate you and place a temporary limit increase for the time period you specified.

Travel Notices

Going out of town this summer? Be sure to let us know so we can mark your account accordingly. Visa's fraud department monitors unusual transactions and may flag your card. By notifying us of your travel dates, we can help keep your card open and available without interruption. **You can also download the SecurLOCK Equip app to manage your cards – you'll still need to let us know you're traveling, but you can keep an eye out for fraud on the go.**

Summer Ticket Sales

Idlewild and Soak Zone: \$33.99

Zoo: \$11

Available at all offices

Kennywood: \$32.00

www.Kennywood.com/FreedomUnitedFCU

Sandcastle: \$22

Code: FREEDOM19

Waldameer: \$37.59

www.waldameer.com

Code: FREEDOMU2019



Travel Safer This Summer. . .

with a Visa Gift Card. Useable nearly everywhere Visa is accepted. Available in denominations from \$10 to \$1,000. They make the perfect gift for graduates, newlyweds, birthdays, or any other occasion.

Cards are available at any of our 3 branches.

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Mutilated Money

Your credit union no longer accepts mutilated money. Please refer to the following link for more information on redemption:

<http://www.moneyfactory.gov>

Take Control of Your Debit and Credit Cards!



Available now 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. You can turn your card on and off with the touch of a button. You can set location-based controls. You can even block international transactions and set spending limits! And all from the convenience of your mobile device!

With the constant fraud on a daily basis, this app gives you the ability to help stop those fraudsters in their tracks! To download, go to your Apple or Android App store and search "SecurLOCK" and simply look for the logo above. If you have any questions or concerns while using the App, please contact your credit union.

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: pay bills, view E-statements, and manage your money. Also, don't forget to ask about our mobile app!

Visit us at: FreedomUnitedFCU.com or find us on Facebook

