

Rochester Office

283 Adams St.
Rochester, PA 15074

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

Toll Free: 1-800-428-7265
Fax: (724) 774-6750

M-Th 9:00am - 5:00pm
F: 9:00am - 6:00pm
Sat: 9:00am - 12:00pm

Harmony Office

115 Perry Hwy, Suite 176
Harmony, PA 16037

(724) 453-1100

Toll Free: 1-800-487-5574
Fax: (724) 453-0900

M-Th: 9:30am - 5:00pm
F: 9:30am - 6:00pm

Center Office

3589 Brodhead Rd.
Monaca, PA 15061

(724) 775-5025

Fax: (724) 775-5058

M-F: 9:00am - 4:30pm

After Hours

Visa Credit: 1-800-433-0505
Visa Debit: 1-800-500-1044

Email: info@freedomunitedfcu.com

Visit us online!

★ FreedomUnitedFCU.com ★



VISA

Balance Transfers

6.99% APR*

Don't pay unnecessary interest!
Apply Now!



Have you checked your credit card APR* interest lately? You may be paying 25.9% or more on purchases you made over the holidays. **Don't pay unnecessarily high interest!** You are a credit union member for a reason: so we can save you so much in interest when you transfer the balance to Freedom United FCU. **Unlike other financial institutions, this 6.99% APR* will be good for the life of that balance.** Other offers may only apply to the first couple months before the rate goes back up to a normal rate. Be sure to read the fine print others may offer! *APR - Annual Percentage Rate

Don't Let Your Savings Accounts Go to the State!

If your credit union account has no activity for three years, your account will be subject to a Pennsylvania state law called "Escheat." This law requires that the funds be transferred to the state each April.

While we will attempt to notify you before this happens, we recommend making either a deposit or a withdrawal if you have not had any activity within the last three years. This will activate your account & keep it from going to the state. You may also notify us to update your account information as well.

This also affects other accounts in your name in the State of Pennsylvania as well. You can check the PA Treasury website for any unclaimed property or funds that have been previously sent to the state on your behalf and begin a claim to recover your money:

<https://www.patreasury.gov/unclaimed-property/>



*We hope the new year brings
you much happiness, good health
and that we may play a part in
making it prosperous!*



Thank you for voting us in the
Top 3 Credit Unions in Beaver
County for the 5th year in a row!
Our members are really what
make us special!

*Have you tried our new
mobile app yet? Available now!*



Download on the
App Store



GET IT ON
Google Play



Follow us on Facebook & Instagram for Real-Time Updates!



It's Officially Tax Season!

When you are preparing your 2023 taxes, you will find your Freedom United FCU Account year end dividends at the bottom of your December 2023 statement.

Your 1099-INT form will be sent to you no later than January 31, 2024. Please be aware that 1099-INT's are only filed on interest paid over \$10.00 for the tax year.

Helpful Tip: If you choose to have your refund direct deposited to your account, you will get your refund faster! Contact the credit union for the proper account numbers.

COME UP SHORT ON HOLIDAY SPENDING?

Get a step ahead for 2024 now with a Christmas Club Account!



Important Notice to All Members!

As part of our Annual Audit Review of Accounts, please check your statement for any discrepancy in information. If you need to make a change or have a question, please write to:

John Sheline, Supervisory Committee Chairman
PO Box 225
Rochester, PA 15074



2024 Scholarships

Scholarships will be available again this year! Applications will be accepted January through April. We offer three \$500 scholarships as well as five \$500 from the Beaver Valley Chapter of Credit Unions. You will be able to pick up an application from any branch after the first of the year.

"If January is the month of change, February is the month of lasting change. January is for dreamers... February is for doers."

— Marc Parent

Huge Thank You to a Community Staple!

A huge thank you to Café Kolache for again providing three of their delicious Christmas breakfast trays. We held a drawing at each branch for a tray. If you weren't one of the lucky winners, you owe it to yourself to visit Café Kolache in Beaver and experience one of their amazing breakfast treats. Everything from sweet treats to ham, sausage & egg, spinach & feta, and yes, even jalapeño kolaches. Something for everyone!



Note About IRA Contributions

IRA contributions for 2023 can be made until April 14, 2024. If you are making a contribution, be sure to specify if it is for 2023 or 2024!



2024 Holiday Closings

Martin Luther King Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

Memorial Day

Monday, May 27

Juneteenth

Wednesday, June 19

Independence Day

Thursday, July 4

Labor Day

Monday, September 2

Columbus Day

Monday, October 14

Veteran's Day

Monday, November 11

Thanksgiving Day

Thursday, November 28

Christmas Day

Wednesday, December 25



Travel Notices

Going out of town? We're a little jealous! Be sure to let us know so that we can alert VISA. If security notices transactions out of the area and they have not been notified you are traveling, they may suspect fraud and shut down your card. Just give us a call and we can put a travel alert on your cards to prevent any unnecessary holds!

Keep Us In the Loop!

Remember to keep us informed about any major changes to your information such as: last name, addresses, phone 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 accounts at this credit union!

NCUA

National Credit Union Administration, U.S. Government Agency

Your funds are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. Government Agency.



We do business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

*APR - Annual Percentage Rate. Terms and conditions apply. Rate shown based on A Rated score, actual rate may vary. Must be a Freedom United Member to Qualify. Every effort is made to ensure all information included in this newsletter is as current as possible. Freedom United FCU reserves the right to add, change or delete services at any time. Rates & terms may also change at any time. Lending products offered by the credit union are subject to credit review and approval.