

Rochester Office

283 Adams St.
Rochester, PA 15074

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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 ★

Car Loan

Rewrite

If you have borrowed at another financial institution to buy a vehicle you might be able to lower your car payment by bringing your loan to Freedom United FCU. We love to save you money.

Call Pat or Casey and challenge them to lower your rate.



2025 Scholarship Applications Still Available!

Scholarships will be available again this year. Applications will be accepted January through April 2025. You will be able to pick up an application from any branch after the first of the year.

Need a Vacation?

Ask us about a vacation club or lending options!



It is with great sadness that we announce the passing of Biagio Pagani, Vice Chairman of the Freedom United FCU Board of Directors.

Badge was a devoted volunteer, serving on the credit union board for 62 of his 64 years of membership. He also held the position of Treasurer of the Beaver Valley Chapter of Credit Unions for many years, and could frequently be found helping out during credit union functions. His dedication was apparent and greatly appreciated.

Please join us as we fondly remember Badge, long-time member and friend, and keep his family in our thoughts. He is survived by his loving wife of 60 years, Alice (Smelko) Pagani, daughters Joy (Jeffrey) Wintersgill and Lynn (Michael) Akins, and beloved granddaughters Allison and Elizabeth.

Badge, you will be missed.

Note About Insurance Letters

Freedom United Federal Credit Union has a partnership with American Income Life (AIL). As a member of the credit union, you may receive a mailer about a service they offer about free Accidental Death & Dismemberment Insurance up to the amount of \$3,000. If you receive a letter or are contacted by this company, know that American Income Life (AIL) is a legitimate insurance company that provides this coverage to our members at no cost to you. You do not need to do anything to receive this coverage - you already covered as a member!

The insurance company does offer other things to our membership at no cost - such as ID kits for children and other various booklets. To receive these items, you will need to get in touch with the AIG representative that contacts you.

As always, if you have any questions or concerns, do not hesitate to contact our office!

Have you tried our mobile app yet? Available now!



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App Store



GET IT ON
Google Play



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



Freedom United VISA Balance Transfer: 6.99% APR*

Have you checked your credit card APR* lately? What are you waiting for? **Don't pay unnecessary interest.** Give us a call and have us transfer the balance onto a **Freedom United VISA Card at 6.99% APR* and save yourself interest.** Unlike other financial institutions, the 6.99% will stand for the life of that balance. Other offers may only apply for 3 to 6 months and the interest will increase to their normal rate. *Be sure to read the fine print others may offer!*
*APR - Annual Percentage Rate



Tax Season is Here!

If you are preparing your 2024 tax returns, your Freedom United FCU Account Year End Dividends can be found at the bottom of your most recent statement.

Your 1099-INT form will be sent to you no later than January 31, 2025. Please be aware that 1099-INT's are only filed on interest paid over \$10.00 during the tax year.

Helpful Tip: *If you choose to have your refund Direct Deposited to your account, you may get your refund faster!*

New Check Printer

We are excited to announce that we have a new check printer: Main Street! With new company you will find checks more affordable & a large selection of designs. Special checks are the same price as regular checks!

Note About IRA Contributions

IRA Contributions for 2024 can be made until April 14, 2025. If you are making a contribution be sure to specify if it is for 2024 or 2025.

"No matter how chaotic it is, wildflowers will still spring up in the middle of nowhere."

-Sheryl Crow



Travel Notices

Going out of town this summer? Be sure to let us know so that we can mark your account accordingly. VISA's Fraud Department monitors unusual transactions & may block your card. By notifying us of your travel dates, we can let them know that you will be using your card out of your normal area. *Remember you can also download the Secure Lock Equip. App to manage your card for added security!*

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!*

** Night Drop Reminder **

Deposits in the night drop are deposited the next business day. Checks and ACH withdrawals are cleared by our processor before the credit union opens. Please be sure you have ample funds in your account when you write a check or use your debit card. Insufficient fund fees cannot be returned unless it is caused by a credit union error.



LOVE MY CREDIT UNION REWARDS

Enjoy exclusive discounts & benefits on the things you use every day - *offered only to members!* Browse exclusive offers and discounts & earn cash back at over 1,500 online retailers with Love to Shop. The more offers you take advantage of, the more you save.

Start saving today at:
LoveMyCreditUnion.org

2025 Holiday Closings

- Memorial Day**
Monday, May 26
- Juneteenth**
Thursday, June 19
- Independence Day**
Friday, July 4
- Labor Day**
Monday, September 1
- Columbus Day**
Monday, October 13
- Veteran's Day**
Tuesday, November 11
- Thanksgiving Day**
Thursday, November 27
- Christmas Day**
Wednesday, December 25



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.