

Rochester Office

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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 ★



World Council
OF CREDIT UNIONS
WCCU.org/ksunday
#ICUDay2025

10.16.2025

International
Credit Union Day

**COOPERATION FOR A
PROSPEROUS
WORLD**

Supported by
velera

International Credit Union Day

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 411 million members across the globe. On **Thursday, October 16, 2025**, join credit union and financial cooperative members around the globe in celebrating 77 years of International Credit Union Day®.

Celebrate with us at Freedom United Federal Credit Union with refreshments and small gifts on Thursday, October 16, 2025! We hope you’ll join us in celebrating such a special day for credit unions around the world.

Put Freedom United FCU's VISA
card #1 on your shopping list!
Rates as low as 9.5% APR*

VISA

Thinking about
buying a car?



Important Note About Fraud Texts/Calls

If you receive a call or text from our Freedom United FCU Fraud Department, please respond as soon as possible. If they have noted suspicious activity on your VISA, they need to know if the transaction is legitimate. If they cannot confirm, your card will be blocked to prevent further fraudulent charges. Call the credit union if you need assistance.

It is very important to let the credit union know if you are traveling out of the area. We will put a “travel alert” on your VISA cards to avoid unnecessary holds on your accounts.

Have you tried our mobile app
yet? Available now!



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



American Income Life Insurance Company and Free AD&D Insurance

If you receive a call from American Income Life Insurance Company, please know that we have been partnered with them for about 30 years. They provide all our members with free accidental death & dismemberment insurance in the amount of \$3,000 as well as many other services. Twice a year they contact a select group of our members to notify them of all their services. You do NOT have to talk to them further to be covered with the free insurance. You are covered just for being a Freedom United FCU member. Please note When there is a beneficiary on the insurance, in the event of a claim, that money is not taxable. If there is no beneficiary indicated, the funds go directly into an estate account and will be taxed.



Christmas Club Accounts will transfer to savings the last week of October. Need additional money to cover holiday expenses? We have money to lend!

Note About Annual Meeting

We wanted to thank everyone who joined us for our Annual Meeting at the PNC Park in August! We had such a great time and we hope you did as well, even though the Pirates lost 2-1. The re-elected officers are: Mark Peterson and Jason McElvy.

We hope you will join us next year!

"Autumn is the season that teaches us that change can be beautiful."

- UNKNOWN



Travel Notices

Going out of town? 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.

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!

2025 Holiday Closings

Columbus Day
Mon, October 13

Veteran's Day
Tues, November 11

Thanksgiving Day
Thurs, November 27

Christmas Eve
(Closing @Noon)
Weds, December 24

Christmas Day
Thurs, December 25

** 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



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.