

## 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](mailto:info@freedomunitedfcu.com)

Visit us online!

★ FreedomUnitedFCU.com ★

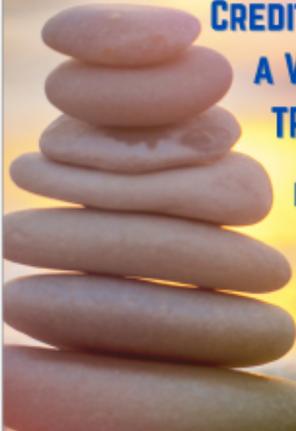
## LOANS, LOANS, LOANS!

WE HAVE LOW RATE OPTIONS FOR JUST ABOUT ANY REASON. OUR LENDING STAFF IS READY TO HELP WITH ALL OF YOUR BORROWING NEEDS.



**TRANSFER THOSE  
HIGH INTEREST  
CREDIT CARDS WITH  
A VISA BALANCE  
TRANSFER NOW**

**RATES AS LOW AS  
6.99%  
APR\***



# VISA

## Escheat Law: What You Need to Know

If your credit union account has no activity for three years, your account will be subject to a PA 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 withdrawal if you have not had any activity in the last three years. You may also notify us to update your account information as well.

This law affects any accounts in your name in the State of Pennsylvania. You can check the PA Treasury website for any unclaimed property or funds previously sent to the state and begins claim to recover your money:

[www.patresury.gov/unclaimed-property](http://www.patresury.gov/unclaimed-property)

## IRA Contributions

Contributions for 2025 tax season can be made until April 14, 2026. When making a contribution, be sure to indicate if it is for 2025 or 2026.

## 2026 Scholarship Applications Available

Three \$500 scholarships are available this year. Applications are available at any branch and accepted from January - April 2026.  
**Due April 15th!**

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



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**App Store**



GET IT ON

**Google Play**



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## Mobile Banking Upgrade: Thank you!

We want to thank our members for bearing with us throughout the recent upgrade in the mobile banking program. This was a significant change and we sincerely appreciated your patience. We had to accept this upgrade in order to continue to provide this service. Our mobile banking processor assures us that this upgrade will be a great benefit to your banking experience in the long run.

## Thank You, Cafe Kolache

Thank you to Cafe Kolache for the delicious Christmas trays. If you weren't one of the luck winners, you can still visit Cafe Kolache in Beaver to experience their amazing breakfast treats. Something for everyone and well worth the trip!



## We need Email Addresses!

We are currently developing a membership e-mail list from account information so we may advise you of any important events. Please let us know if you have a change in your email address so we can keep you informed.

## It's a New Year:

### Review Contact Information & Update Beneficiaries

It's a new year and a perfect time to double check that we have the correct information on file. **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!

Experts recommend reviewing your **beneficiaries** annually or after any major life event such as, but not limited to: marriage, divorce, birth, adoption, change in tax law, etc. Be sure to update any beneficiaries and/or joint owners as necessary. Please contact us to make these updates ASAP!

## 2026 Holiday Closings

### Martin Luther King Day

Mon, January 19

### President's Day

Mon, February 16

### Memorial Day

Mon, October 13

### Juneteenth

Fri, June 9

### Independence Day

Friday, July 3

### Labor Day

Mon, September 7

### Veteran's Day

Weds, November 11

### Columbus Day

Mon, October 12

### Veteran's Day

Tues, November 11

### Thanksgiving Day

Thurs, November 26

### Christmas Eve

(Closing @Noon)

Thurs, December 24

### Christmas Day

Fri, December 25



## 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.



There's no such thing in anyone's life as an unimportant day.

— Alexander Woollcott



## 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](http://LoveMyCreditUnion.org)

## 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.



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.