



JOHNNY APPLESEED KID'S CLUB Teaches the Values of Saving



Have you enrolled your children as members of Friendly Federal Credit Union? By being a member they will be eligible to join the "Johnny Appleseed Club." This is your opportunity to teach your children the strong values of saving and preparing for the future. They also receive a special gift when they present their personalized card. We care about your children's future, shouldn't you?



Ready For A Change? We Can Help!

If it's time to update your kitchen, buy new furniture, finish your basement, or add a deck, see us first. We can make your home improvement projects a whole lot easier with an affordable Home Equity Loan.

Friendly Federal Credit Union has the perfect rate:

NO FEES!
4.50%
60 months

**"Serving Our Members
For 55 Years!"**

Federal Federal C.U.
2000 Main Street
Aliquippa, PA 15001
724-375-0488

A Nice Gift for the Holidays: U.S. Savings Bonds



P.S. We Also Redeem Them!

Credit Union's Safety, Soundness and Security

Not one penny of
insured savings
has ever been lost
by a member of a
federally insured
credit union.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Friendly Federal Credit Union Suggestions On How To Protect Your ATM Card...

- Always protect your ATM card and keep it in a safe place, just like you would cash, credit cards or checks.
- Do not leave your ATM card lying around the house or on your desk at work. No one should have access to the card but you. Immediately notify your bank if it is lost or stolen.
- Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your ATM card.



- Never give any information about your ATM card or PIN over the telephone. For example, if you receive a call, supposedly from your financial institution or possibly the police, wanting to verify your PIN, do not give that information. Notify the police immediately.

New Holiday Clubs Now Forming!

Get ready for 2011 holidays. No set amount to deposit. Make your shopping easier with a Friendly Federal Credit Union Holiday Club.

*Payroll clubs
automatically renew.*

*Free Gift for
New Clubs.*

Something To Brighten Your Holidays!



*VISA Fixed Rate
9.25%*

2010 Holiday Loan Special



\$3,500

24 Months

4.99% APR

*"Just In Time For Your
Holiday Shopping."*

**October 1, 2010 –
January 31, 2011**

Holiday Closing

Veterans Day - November 11
Thanksgiving Day - November 25
Christmas Eve - December 24
Christmas Day - December 25

the **bottom line**

Friendly Federal Credit Union
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Web: www.friendlyfcu.org

Office Hours:
Monday, Tuesday, Wednesday, Thursday
9:00 a.m. - 4:00 p.m.
Friday - 9:00 a.m. - 6:00 p.m.
Saturday - 9:00 a.m. - 12:00 p.m.

Your savings insured to
\$250,000 by NCUA
National Credit Union Administration,
a U.S. Government Agency

The **Bottom Line** is published quarterly
as a financial service for all our
members and their families.

