



Top Priority At Credit Union is Safety of Savings

The No. 1 priority of the Board of Directors of your credit union is concern for the safety of member savings.

Members Control Credit Union

The membership elects its Board of Directors from fellow credit union members who have volunteered for the responsibility. Therefore, control of credit union policies and activities actually rests in the hands of the members.

Economic Well-Being . . .

Because helping members help each other financially is the sole reason for the credit union's existence, your Board of Directors strives constantly to: (1) Improve and broaden the range of financial services available to members; (2) Ensure the most generous dividends possible, and (3) Keep loan rates at reasonable levels.

. . . and Safety

As members of the credit union themselves, your Directors are individually and personally aware of the vital importance of the safety factor in considering credit union policies and activities. As a result, the safety of member savings is priority No. 1 in all decisions rendered by the Board of Directors.

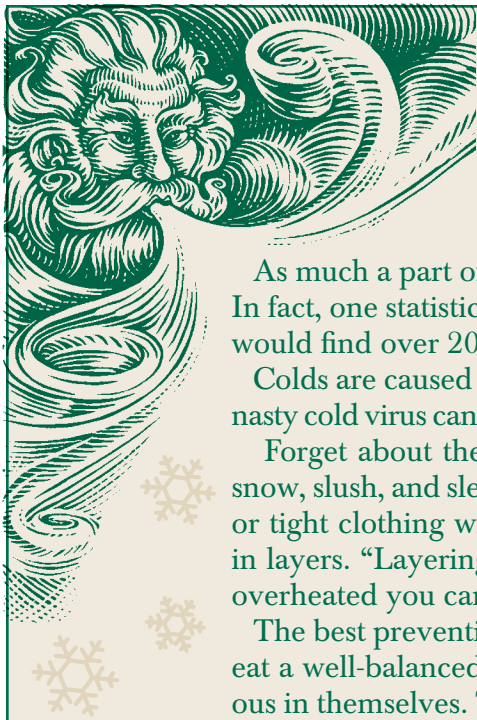


A Time To Say Thank You

In spite of today's pace, we feel an old fashioned Thank You is necessary and appropriate. We realize how much it means to have earned your friendship and confidence. Friendly Federal Credit Union could not prosper and grow without you.



*May this coming year
bring Good Health,
Happiness and Prosperity
to you and your loved ones.*



HEALTH HINT

As much a part of the winter scene as snow, ice and frigid temperatures is the common cold. In fact, one statistic reports that if you could poll the population on any given winter's day you would find over 20 million people suffering from a cold.

Colds are caused by germs - not by drafts, wet feet or lack of sleep. But your resistance to that nasty cold virus can be weakened by fatigue, sudden temperature changes and chilling conditions.

Forget about the dictates of fashion when the winter weather is at its worst. When facing snow, slush, and sleet, wear warm comfortable and protective clothing. Don't overdress - heavy or tight clothing will make you perspire and lower your resistance to the cold. Rather, dress in layers. "Layering" traps the maximum amount of air and retains heat. And if you become overheated you can unlayer or unzip.

The best preventive medicine against the common cold is common sense. Get adequate rest, eat a well-balanced diet and maintain the general rules of good health. Colds are not dangerous in themselves. They are dangerous because they open the way for more serious infections.

It's Time To Make Your Life Easier

Direct Deposit in your credit union share or share draft account of recurring government checks, such as Social Security, Military pay, VA payments, Railroad Retirement, etc., can save you a lot of time, worry and money.



Guard Against

- Theft
- Loss
- Delay

Sign up for...
DIRECT DEPOSIT

Don't Throw Those Statements Away!

Now the tax season will be upon us. We remind you not to dispose of your credit union statements. They contain information necessary to complete your tax forms.

REMEMBER!

Remember to open an account for that new baby. We deposit that first share. Call our office, 724-375-0488 and ask for Cindy to receive more information.

Start Now To Save For Those 2012 Holidays!

Open your Holiday Club now! Enjoy the season with extra cash! Free gift available while supplies last.



Save For That Vacation in 2012!

JOIN OUR VACATION CLUB NOW!



FREE BILLPAYING

Bill paying is now available to our members. Call or visit our office for more details.

Holiday Closings

December 24 - Christmas Eve
 December 26 - Observe Christmas
 January 1, 2012 - New Year's Day
 January 2 - Observe New Years

Congratulations

The winners of our Senior Breakfast:
Mr. & Mrs. Robert Seaman



the bottom line

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 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.

