

WINTER, 2018

# the bottom line

*Friendly Federal Credit Union, serving members and their families since 1955.*



**F FRIENDLY**  
FEDERAL CREDIT UNION  
2000 Main Street  
Aliquippa, PA 15001

PRSR STD  
U.S. Postage  
PAID  
Permit No. 177  
New Castle PA



*In the true spirit of the season  
we extend our sincere appreciation and  
thanks for your loyalty and business  
along with wishes for a  
joyous Christmas and much  
peace and happiness in the New Year!*

Cynthia Hladio, CEO  
Board of Directors • Committees  
and Office Staff

## What Is So Good About Friendly FCU's Visa Card?



- **Low Fixed 9.25% APR**
  - **No Annual Fee**
- **28 Day Grace Period**
- **No Transfer or Cash Advance Fee**

**Quote  
For The Day**

– TEAMWORK –

**“Progress takes flight when  
we all work together”**

# INTRODUCING SHERPA® IDENTITY PROTECTION: YOUR TRUSTED GUIDE FOR PERSONAL DATA SECURITY



Working with a leading provider of fraud detection solutions, Friendly Federal Credit Union is offering **SHERPA® Identity Protection** services that will equip you with the tools to protect your personal information using top ID protection technology. **SHERPA®** experts will also provide identity/credit restoration and lost wallet services should the need arise.

**SHERPA®** has three levels of protection – one to fit every need and budget. Please visit [friendlyfcu.org](http://friendlyfcu.org) and click on the link in the lower left corner of our home page to learn more.

## There's Still Time to Open Your 2019 Holiday Club Account



*Your Club Pays  
A Dividend On  
Any Amount You  
Choose to Save.  
Open One Today!*

\*Direct deposit and payroll deposit members, your club will automatically rollover.

## HOT NEWS

Did you know . . . Friendly Federal Credit Union has the lowest fees in town. Most of our services have no fees at all!

For example:

- No Charge Checking Account
- Free Travelers Checks
- Free Copy of Account Transactions
- Free Certified Checks
- Free Debit Card
- No Annual Fee for Visa Credit Card
- Free Account Research

*Don't Forget To  
Spread the News!*

## IT'S HERE AGAIN!



– *Holiday Loan* –

**\$2,500**  
**at 2.50% APR**  
**for 25 Months!**

*Good Through  
January 31, 2019*



**EStatements  
Are Now  
Available.**

**Sign Up Today!**

### Holiday Closings

Christmas Eve - Dec. 24, 2018  
Christmas Day - Dec. 25, 2018  
New Years Day - Jan. 1, 2019  
Presidents' Day - Feb. 18, 2019

## the **bottom line**

Friendly Federal Credit Union

### Aliquippa

#### Home Office/Branch

2000 Main Street • Aliquippa, PA 15001  
Phones: 724-375-0488 and 724-375-3490

Fax: 724-375-1938

Email: [ffc@timesnet.net](mailto:ffc@timesnet.net)

Web: [www.friendlyfcu.org](http://www.friendlyfcu.org)

### Baden Branch

384 State Street • Baden, PA 15005  
Phone: 724-869-3500

### Office Hours - Both Locations

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.  
(Aliquippa Office Only)

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.

