



Credit Unions Are The Right Choice Because . . .

- ✓ Credit Unions are non-profits and can pass savings along to members.
- ✓ Credit Unions have fewer costly and unnecessary fees.
- ✓ Credit Unions offer attractive savings and loan rates.
- ✓ Credit Unions have a “service-first” ideal, leading to higher customer satisfaction.
- ✓ Credit Union members are owners...there’s no doubt about who comes first.



Credit Union



The Main Ingredient In
A Good Credit Union Is . . .

“ONE FRIENDLY STAFF”

And We Have This At
Friendly Federal
Credit Union . . .

We Also Have . . .

Free Checking
Free Home Banking
Free Bill Paying

And Many More
Services!

Come See Us At
2000 Main Street
Aliquippa, PA 15001

A Day With Santa



On December 8, 2012, Friendly Federal Credit Union hosted A Day With Santa. Gail Schalk was the hostess. Pictures were taken with Santa and mailed out to each child. A gift was also given to each child. Approximately 60 children attended the occasion!

What You Should Know About IRAs

Traditional or Roth IRAs allow you to save for retirement. Choose a plan that's best for you.

The main question to consider is: Do you want to save taxes now or when you retire?

TRADITIONAL IRA

- Contributions may be tax deductible
- Can contribute \$5,000 or 100% of compensation
- Additional \$1,000 catch-up contribution
- Earnings are tax-deferred until withdrawn

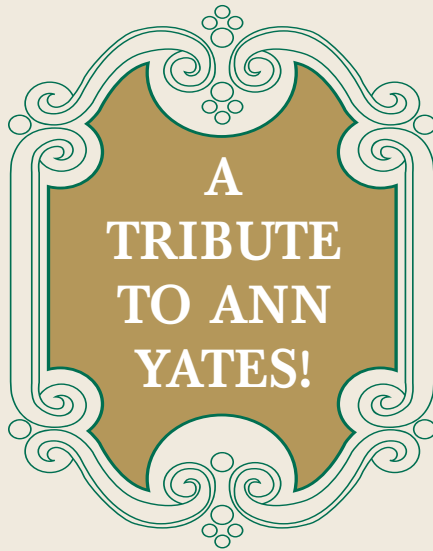
ROTH IRA

- Income levels: up to \$112,000 for single filers; up to \$178,000 for joint filers
- Can contribute \$5,000 or 100% of compensation
- Additional \$1,000 catch-up contribution
- Earnings grow tax-free if funds have been in account 5 years and are withdrawn for qualified reason.

There is no minimum deposit to open an IRA.

To answer all your IRA questions please call our IRA department.

Please note: The deadline for 2012 contributions is Monday, April 15th, 2013.



After 44 years of service with Friendly Federal Credit Union Ann Yates has retired.

Ann has pioneered our credit union through many services and mergers. She led our board in building our own office which we currently occupy.

She served as manager for 23 years and then served another 21 years as Board Treasurer up to the present 2012.

Ann has certainly been an asset to Friendly Federal Credit Union and we are proud that we had her to lead us into the present.

As you enjoy your family Ann, we wish you many blessings in your retirement.



SPRUCE UP FOR SPRING

Check Our Home Equity Loan Rates:



**Low Rate:
120 Months
3.25%
(New Monies)**



**For More Rate Information
Call Our Office!**

MARK THIS DATE! OCTOBER 12, 2013

**Friendly Federal Credit Union
Will Celebrate Its
58th Annual Meeting**

St. Francis Cabrini Hall
115 Trinity Drive
Center Township
Aliquippa, PA 15001

MORE INFORMATION TO FOLLOW!

Holiday Closings

- Memorial Day - May 27
- Independence Day - July 4
- Labor Day - September 2
- Columbus Day - October 14
- Veteran's Day - November 11
- Thanksgiving Day - November 28
- Christmas Eve - December 24
- Christmas Day - December 25

the bottom line

Friendly Federal Credit Union
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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.

