



## Direct Deposit & Your Credit Union



There are many good reasons for you to use direct deposit services. Here are just three:

- **SAFE:** it lessens your chances of becoming a fraud victim.
- **EASY:** you don't have to take any action . . . on the scheduled day the payment is sent electronically to your account.
- **FAST:** your money is in the credit union and immediately available to you.

Take action today and learn how easy it is to arrange for direct deposit. Call our office 724-375-0488 and ask for Cindy.

**No More Waiting In Line!**

## Are Your Relatives Eligible for Credit Union Membership?

When you join a credit union as a primary member, your entire family is usually also eligible to join and enjoy the privileges of credit union membership. Call or visit us today and see how many of your family members are eligible to join.



## The Date You Have Been Waiting For!

### October 8, 2011

MARK YOUR CALENDAR!



**Friendly Federal Credit Union Will Be Celebrating Their 56th Anniversary**

St. Frances Cabrini Hall  
 115 Trinity Drive  
 Aliquippa, PA

**Dinner, Short Meeting, Door Prizes & Dancing**  
 Tickets: \$10.00 per member



## Look Into A Credit Union Checking Account . . . It's Worth The Switch!

You know your checking account is an indispensable part of your daily financial transactions whether they're over-the-counter, through the mail or person-to-person. But did you know that a Friendly Federal checking account (also called share drafts) will make your money work harder for you than bank checking?

**If you haven't already made the switch, think about these money-saving features your credit union checking offers you:**

1. FREE Debit Card.
2. You don't need a minimum balance.
3. No monthly service charge.
4. First 50 checks are FREE.
5. For additional check orders, you

pay credit union cost only.

Your share drafts look like any other ordinary bank checks and you can use them in any situation you'd ordinarily use a bank checking account. But, the difference ends there. For each check you write, you have an immediate carbon copy in your checkbook. You'll also receive a monthly statement.

An added bonus is the safety and convenience of Direct Deposit of your paycheck, Social Security and any other income check into your checking account.

If you haven't made the switch to credit union checking, come in today and make your money work harder for you.

## A New Service Has Arrived at Friendly Federal

As of June 9, 2011  
Friendly Federal now offers  
**Bill Paying.**  
Another free service  
to our members.  
Call or visit  
our office today!

## New Baby?

We deposit the  
first share.  
Call or visit  
our office today!



## Making Vacation Plans?

Planning a big trip for 2012?  
Why not start a Vacation Club.  
No special time to withdraw.

## News . . . . . . You Can Use Back to School



With the kids going back to school and college, fall is full of wonderful memories and many people like to preserve those memories in photo albums. To make sure that your photo lasts for years, be sure to select photo-safe albums and adhesives. Make sure to select photo-safe albums and adhesives. Make sure to keep your albums stored upright in the same conditions as you live, avoiding hot attics or damp basements. Use a permanent waterproof marker to write directly on the pages of your scrapbook. You'll be able to enjoy your memories for years to come.

## Friendly Federal To Celebrate Youth Day

We invite all young members to visit Friendly Federal Credit Union on **August 25, 2011.**

- Refreshments
- Back to School Gifts
- Register for Prizes

We will give all of our young members our undivided attention.

**P.S. - A good time to sign up for the Johnny Appleseed Club - see Cindy.**



## Johnny Appleseed

Junior Ecology Club



## Holiday Closings

Labor Day - September 5  
Columbus Day - October 10  
Veteran's Day - November 11  
Thanksgiving Day - November 24  
Christmas Eve - December 24  
Christmas Observance -  
December 26

## 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.

