



SUMMER, 2012

the bottom line

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

“The Friendly Connection”



Have you signed up for on-line banking? Check some of the advantages of The Friendly Connection:

- View your account
- Find out when your next loan payment is due
- View your checking account
- Make loan payments
- View your statement online

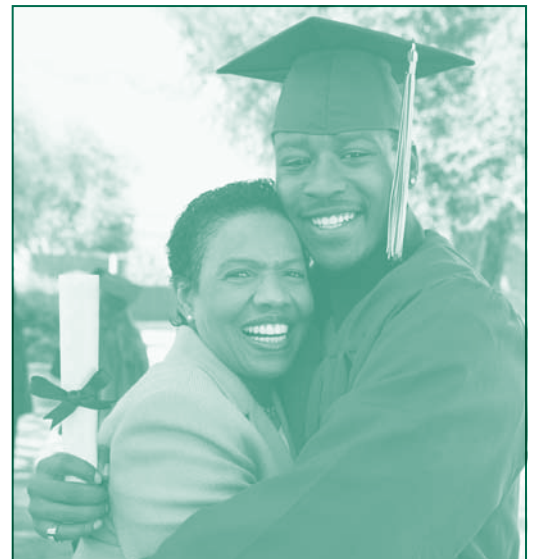
For more information about any of our online services, please visit us at www.friendlyfcu.org.

Attention College Students! *Friendly Federal Credit Union offers you “The College Plan Checking”*

College life is full of surprises, but the worst surprises often involve the hefty fees and headaches of commercial banks. Why deal with these hassles when you can enjoy a free checking account from Friendly Federal Credit Union.

Now is your chance to discover the credit union advantage with our College Plan Checking. This account offers:

- **VIEW YOUR ACCOUNT** with (the Friendly Connection)
- **FREE CHECKING**
- **FREE CHECKS**
- **FREE DEBIT CARD**
- **FREE VISA CREDIT CARD**



Come in to the credit union today or call for details. Students! Join today!

As a gift to you, we will deposit \$25.00 to your new checking account.

On Your Vacation Take Along Friendly Federal Credit Union's VISA Card



I'll tell you:

Low fixed 9.25%
No card fee
30 day grace period
No cash advance fee
No transfer fee
*Apply for your
card today!*

**"Consolidate those high
interest cards at
Friendly Federal
Credit Union"**

***"Still following that same
Credit Union Philosophy"***

724-375-0488

*Upon Approval

"A FULL SERVICE CREDIT UNION"

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.**

Good News: Bill paying is here!

For more details, call our office at 724-375-0488 and our friendly staff will be happy to give you more details.



MARK YOUR CALENDAR!

September 29, 2012

Our 57th Annual Meeting!

St. Frances Cabrini Hall
115 Trinity Drive
Aliquippa, PA 15001

**Call our office
for more information**

Refinance Your Car Loan and Save Big Money!

Is your high-interest car loan taking you for a ride? Rates are lower than they've been for years - so now's a great time to consider refinancing.

Refinancing your car loan may save you big money on the amount of interest you pay, because credit unions traditionally offer the lowest rates available. And we may be able to help you save even more, by choosing a more cost-effective loan term.



Call or visit us today. We'll show you just how much unnecessary interest you're paying on your present car loan, and steer you toward a refinancing option that could save you big money.

Your reward will be a \$50.00 Gas Card.

New Baby?

We will deposit the first share in a new account. Call our office for more information at 724-375-0488 and ask for Cindy.

Holiday Closings

Independence Day - July 4
Labor Day - September 3
Columbus Day - October 8
Veterans Day - November 12

the **bottom line**

Friendly Federal Credit Union
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Phones: 724-375-0488 and 724-375-3490

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Email: ffcu@timesnet.net
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.

