

*Welcome*

*to all former WYSE Federal Credit Union Members!*



## “Together We Make It Happen”

*We welcome the members of WYSE Federal Credit Union  
to their new home at Friendly Federal Credit Union!*

Our merger became effective on June 30, 2013. We hope that all of our new members will use our many services including:

- Johnny Appleseed Youth Club
- VISA Credit Card
- Low Cost Loans
- FREE Checks for our Senior Citizens with Share Draft Accounts



**Enjoy our friendly service and use your Credit Union.  
After all, you are now one of the many owners!**

**Starting September 3, 2013 Both Offices Will Be Available To Our Members**



## On Your Vacation Take Along Friendly Federal Credit Union's Versatile 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"**

### Holiday Closings

Labor Day - September 2

Columbus Day - October 14

Veterans Day - November 11

Thanksgiving Day - November 28

Christmas Eve - December 24

Christmas Day - December 25

New Year's Day - January 1

### Looking for a New Car? Check these Rates

**NEW - Up to 72 months - 2.75%**

**USED - 60 months - 3.00%**  
**72 months 3.25%**

*For More Details Call Our Office!*

### 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.



**MARK THIS  
DATE!**

**October 12, 2013**

**Friendly FCU's  
58th Annual  
Meeting!**

Place:

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

*Buffet Dinner, Dancing,  
Prizes and More!*

### "A Special Day for Our Youth"

**AUGUST 8, 2013**

*Food, Face Painting, Prizes  
and a Lot of Fun*

If you are not a member in our Johnny Applesed Club, join today! Your first share is on us!

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: [ffcu@timesnet.net](mailto:ffcu@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.

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.

