



**Consolidate Your  
High Interest Credit Cards**

Check out our **LOW 4.9% TRANSFER RATE**  
until the entire transfer balance is paid in full!



## Scholarships Available

Once again, Beaver Valley Chapters of Credit Unions will be awarding five \$500.00 scholarships. You can pick up your application at our office.



**For more information, call us at  
724-375-0488 or 724-375-3490.**

## Personal Service Loans Available

Clear up your “after holiday bills” with a PSL (Personal Service Loan). A PSL loan provides a flexible source of cash that you can draw on whenever you need to. As you pay down your loan, the funds become available to you again. The best part is you’ll enjoy continuous borrowing power without having to reapply.



For more details, please call our office.

## 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.**



# Direct Deposit of Tax Refunds

You can have your federal income tax refund direct deposited into your credit union account. Receiving your refund this way has lots of benefits. They are:

- **QUICK** - According to the IRS, refunds disbursed via Direct Deposit arrive up to three weeks sooner than those sent by mail.
- **SAFE** - Since your money is sent electronically, there is no danger of it being stolen or lost in the mail.
- **EASY** - You don't have to make a special trip to the credit union to deposit your check - it's deposited for you automatically.

To take advantage of this convenient method of depositing your refund, simply provide the following information on your return:

1. Enter the credit union's routing number.
2. Enter your account number.
3. Select either Savings or Checking.



**Don't  
worry  
'bout  
a thing...**

**WITH DIRECT DEPOSIT  
OF TAX REFUNDS  
AT YOUR CREDIT UNION.**

Please note that if your tax return is a joint return, your refund must be deposited into a joint account. If you need our routing number or have any questions, call or stop by the credit union.

## A Date To Remember . . . April 24, 2010

### *Friendly Federal Credit Union's 55th Annual Meeting*

St. Frances Cabrini Hall  
115 Trinity Avenue  
Aliquippa, PA

For more details, call our office  
724-375-0488.

## New Holiday Clubs Now Forming For 2010!

Your club pays a dividend on any amount you choose to save. Don't delay! Our payroll clubs automatically renew!

### *A Friendly Reminder*

**Still a Good Rate!  
60 months @ 4.50%  
Home Equity Loans**

**Upon Approval!**

### *"The Friendly Connection"*

Have you signed up for online 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](http://www.friendlyfcu.org).

## NCUA Media Release:

### *\$250,000 Share Insurance Protection Extended to 2013*

The Helping Families Save Their Homes Act of 2009, signed into law May 20, 2009, includes a provision extending \$250,000 share insurance coverage provided by the National Credit Union Share Insurance Fund through December 31, 2013. Previously, this level of coverage was set to expire December 31, 2009. The new law also requires NCUA to use the higher \$250,000 standard maximum share insurance amount when making decisions about premiums and administering insurance deposit adjustments.



## A Note To You:

You have until April 15, 2010 to contribute to your 2009 IRA account.

The key to ensuring a solid foundation for your future is to start saving early. Start your IRA today!

## Good News:

Consolidate those high interest rate Visa credit cards! Friendly Federal Credit Union is offering a 4.90% transfer rate until the entire transfer balance is paid in full. This offer ends February 28, 2010.

## Coming Soon - Watch for this new service: *Bill Paying*

For more details, call  
724-375-0488 or  
stop in our office.

## Holiday Closing

President's Day - February 15

## Report Changes To Your Credit Union

Let your credit union know if you are changing your name or address so our records are correct and up-to-date. Since you are a person and not an account number at your credit union, we want to make sure that you continue to receive an accurate account of your finances.

## the **bottom line**

Friendly Federal Credit Union  
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)

### 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.

