



Start the New Year By Checking Out Our Share Draft Account

Credit unions continue to be the low-cost providers of share draft/checking accounts, according to a *Credit Union Executive* fees survey report. In general, credit unions charge lower fees than banks because they're not-for-profit financial cooperatives operating for the benefit of members.

Specifically, credit unions are less likely than banks to charge share draft account fees, but when they do, they are lower. For example, credit union fees are three fifths of bank fees when balances fall below a monthly minimum or when there's an overdraft.

While a share draft account is economical, it offers other advantages as well:

- No minimum balance.
- Access your account around the clock with your No-Fee Visa Debit Card.
- Transfer funds from share account to share draft account with no fees.
- Write a "No Limit" amount of checks.

So open a share draft account today. Don't wait any longer for a convenient, secure way to pay not to mention the best deal around.

Apply at Your CU For Scholarships

Once again, Beaver Valley Chapter of Credit Unions is offering five \$500.00 scholarships. For more information, please call or visit our office. Applications are available at our office.

New Date Slated for 56th Annual Meeting

Our 56th Annual Meeting will be held on October 8, 2011. We will have a fall festival and more information will be forthcoming!



*During this holiday season, we pause to
thank you, our Members, for your
confidence and loyalty throughout 2010.*

*We wish you health, happiness, and
peace in 2011.*

*We will strive to continue to offer you the
best service at the lowest possible cost.*

Deanna Ross, CEO
Board of Directors
Committees and
Office Staff



Important Message To Members!

Do not discard your December statement as it contains tax information needed to file your 2010 tax return.



“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 on-line services, please visit us at www.friendlyfcu.org.

It's Not Too Late!

There is still time to open our 2011 Christmas Club. Your club will pay a dividend on any amount you choose to save. So don't delay. Stop in today and open your 2011 Friendly Federal Christmas Club account.



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.

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.

Sweep up those holiday bills with a loan from Friendly Federal Credit Union.

*We have a loan that can fit
your needs.
Our rates are great.*

Call or visit our office.
724-375-0488

*“Serving our members with that same
credit union philosophy for 55 years”*

“A FULL SERVICE CREDIT UNION”

Come Visit Our Friendly Staff

**FRIENDLY
FEDERAL CREDIT UNION**

2000 Main Street • Aliquippa, PA 15001

724-375-0488



Contribute to an IRA Today!

April 15, 2011 is the deadline for filing your 2010 income tax return. Make a contribution today to your IRA. Don't miss this opportunity to reduce your income taxes while saving for a more secure retirement.

Looking For a New Car?

The prices are great and so is Friendly Federal Credit Union's rates.

Check these:

60 months - 3.99%

72 Months - 4.25%

We also have great rates on used cars. Call or visit our office before financing your new auto.

2011 Holiday Closings

February 21 • President's Day

May 30 • Memorial Day

July 4 • Independence Day

September 5 • Labor Day

October 10 • Columbus Day

November 11 • Veteran's Day

November 24 • Thanksgiving Day

December 24 • Christmas Eve

December 25 • Christmas Day

December 31 • New Year's Eve

the **bottom line**

Friendly Federal Credit Union
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Email: ffc@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.

