



For Those **BACK 2 SCHOOL** Expenses: Check Into a PSL Line of Credit!

With a Personal Service Loan (PSL), you have a line of pre-approved credit with only a 9.75% annual percentage rate.

A PSL carries no finance or service charges until you use it - - and you pay interest only on what you borrow.

If you are approved for a PSL, just call the credit union office whenever you need your money. Run short on vacation? No Problem. A quick call to Friendly Federal and funds from your PSL can be in the mail the same day.

Stop in today to apply for your own Personal Service Loan. It's money when you need it!



25 Days of Christmas Loan Sale!



\$2,500

25 Months • 2.50% APR

**Offer Good Until
January 3, 2015**

*Make This Holiday Season Easy
With A Holiday Loan!*



**Looking For
A New Car?**

**Check Out
These Rates!**

- NEW -
UP TO 72 MONTHS
2.75%

FOR MORE DETAILS
PLEASE CALL
OUR OFFICE!

**“Carl Ross/Tony Pane
Scholarship Fund
2015**

Reminder:

*We are offering two \$1,000
scholarships in 2015.
Contact our office
for more information.*

**MOBILE BANKING
IS HERE!**

**Call Our Office
For More Details.**

**NOTE:
SIGN UP FOR
E-STATEMENTS**

For more information call
our offices: 724-375-0488 or
724-869-3500

Quote For The Day:

*“Winning is not everything,
but making the effort
to win is.”*

— Vince Lombardi

Holiday Closings

Veterans Day - November 11
Thanksgiving Day - November 27
Christmas Eve - December 24
Christmas Day - December 25
New Year's Day - January 1, 2015
Martin Luther King, Jr. Birthday
January 19, 2015

Start Now To Save For Those 2015 Holidays!

Open your Holiday Club
now and enjoy the season
with some extra cash! A FREE
GIFT is available while sup-
plies last. Don't forget that
payroll deduction accounts
automatically renew.

*“Make Sure To Ask
For Your Free Gift”.*



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
Web: 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.
(Aliquippa Office Only)

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.

