



FRICK-BITS

FRICK TRI-COUNTY FEDERAL CREDIT UNION

JULY 2007

Your Credit Union Assets

as of May 31, 2007
\$31,774,818.51.

Current CD Rates Effective May 16, 2007

Type	Minimum Deposit	APR	APY
6 Month	500.00	4.18	4.25
12 Month	500.00	4.95	5.06
18 Month	500.00	4.99	5.10
24 Month	500.00	5.03	5.15
36 Month	500.00	5.08	5.20
48 Month	500.00	5.13	5.25
60 Month	500.00	5.18	5.30

Rates subject to change. Contact your credit union for more information on rates and fees.



TIME FLIES WHEN YOU'RE HAVING FUN!!!

In a world where people change jobs what seems like every day, we have not one, but two employees that have 20-year employment anniversaries at the credit union this summer (yes, they started with us at age 18). Connie Houck and Rose Miller are names and faces that are very familiar to many of you. These ladies have been an integral part of your credit union for two decades and are key reasons why the credit union continues to operate successfully. The funny thing is, neither has ever had a bad day at the credit union and, while Connie would rather be shopping and Rose in Las Vegas, each has dedicated their professional life to the credit union. We would like to take this opportunity to convey a very sincere **THANK YOU** to both Connie and Rose for 20 great years of member service, from the Board of Directors and fellow staff members!

SAVE THE DATE!!!

Our Annual Meeting is coming around the corner.

WHEN: Saturday, March 29, 2008
10:00 AM

WHERE: The Uniontown Country Club

Watch for more details!!



CONVENIENT LOCATIONS

UNIONTOWN

235 Pittsburgh Street
Uniontown, PA 15401
724-438-5123

Toll Free: 1-800-SAY-FRICK
(1-800-729-3742)

Fax: 724-438-7491

Mon. - Thurs., 9:00 a.m. - 4:30 p.m.
Friday, 9:00 a.m. - 5:00 p.m.

CHARLEROI

25 State Street, Lower Speers

Mailing Address:

P.O. Box 40, Charleroi, PA 15022
724-483-6609 Fax: 724-483-6639
Mon.-Thurs., 9:00 a.m. - 4:30 p.m.
Friday, 9:00 a.m. - 5:00 p.m.

WAYNESBURG

55 Sugar Run Road Suite 106

Waynesburg, PA 15370

724-627-5447 Fax: 724-627-9193
Mon. - Thurs., 9:00 a.m. - 4:30 p.m.
Friday, 9:00 a.m. - 5:00 p.m.

WASHINGTON

1025 Jefferson Avenue
Washington, PA 15301

724-222-8102 Fax: 724-222-8165
Mon.-Thurs., 9:00 a.m. - 4:30 p.m.
Friday, 9:00 a.m. - 5:00 p.m.

Upcoming Credit Union Holidays

Independence Day
- Wednesday, July 4, 2007

Labor Day
- Monday, September 3, 2007





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From the front office July 2007

In our 45th year of serving members, there are several happenings that we would like to call to your attention:

- This year marks the 20th anniversary of the merger between the Washington Hospital Employees FCU and Frick Tri-County FCU. During that time, the hospital and its employees have become a significant part of the credit union. We are proud to serve the employees of the Washington Hospital and are planning a celebration at the hospital in September 2007! Stay tuned for further details.
- For the first time on record, the credit unions' total assets topped \$31 million at the end of April. In a competitive environment where growth (especially the right kind of growth) is extremely difficult, we are proud that we have been able to offer a mix of products and services that has retained our core members as well as attracted new members. This is also a testament to the service provided at each of our locations – we believe that you conduct your business here partly because of the products and services, but more so because of the friendly, professional service that you receive. Our staff does an outstanding job in serving you – don't be afraid to let them know that!!!
- While we are a “community” credit union, we continue to work very closely with the employer groups in our field of membership. We participated in a recent Health Fair at Lee Supply Company, a Business and Technology Fair at the Uniontown Mall, and are planning the celebration noted above at the Washington Hospital. If your employer is looking for a great benefit to offer that really does make a difference, ask them to contact the credit union for an on-site visit to discuss membership benefits and/or enroll new members.



- Frick Tri-County FCU is proud to announce that we have expanded our Mortgage Services! We now have an entire Mortgage Solution that can offer our members unmatched rates, services, and mortgage product selection. We now provide access to Home Mortgage Specialists who will work directly with you to get the mortgage loan that works best for your unique situation. Whether it is a conventional 30 year fixed-rate loan, a specialized interest only loan, or anything between, we offer a solution that best fits you, our valued members. We can do what it takes to get you and your family into the dream home you have always wanted! We also have a full service mortgage web site at www.fricktricityfcu.org, where you can check our rates, browse through our mortgage products, use our mortgage calculators, and read through our mortgage basics so you know exactly what is happening throughout the entire mortgage process. Simply call **866-322-8364** to speak with a Home Mortgage Specialist today!
- Have a student going to college or trade school, or hitting the employment trail? Membership in the credit union is a perfect fit. In addition to four (4) convenient locations, we offer a tremendous convenience package of a checking account, VISA Check (Debit) card, and VISA Credit Card to get these young adults on the road to financial freedom and security. We believe that offering these products early in their financial lives will keep credit union membership “in the family” as their lives and financial needs grow in the future.



Home Equity Rates have Never Been Lower

Frick Tri-County Federal Credit Union offers first mortgages, home refinancing, and home improvement loans as well. The credit union offers 15-year terms on 80% equity loans. Unlike many lenders, our home equity loans have no points, discount fees or hidden charges and may even be tax deductible.

As with any credit union loan, easy repayment terms can be arranged through auto transfer for your convenience. To calculate the amount of equity available for your loan, use the appraised value of your home or the current market value listed on your most recent tax assessment in the formula below:

	Example	Your Home
Home's Appraised Value	\$100,000	_____
Subtract Current Mortgage Balance	-\$ 50,000	_____
	\$ 50,000	_____
Multiply by 80%	x .80	x .80
Amount Available to Borrow	\$ 40,000	_____

Use your home equity loan to help pay for a home renovation, college, a new car, or simply to pay off bills. Call us at 1-800 SAY FRICK (1-800-729-3742) for complete details.



PAYING OFF CREDIT CARD DEBT PAYS OFF

It's not unusual for borrowers to take 20 to 30 years to pay off a mortgage, but imagine making payments that long to pay off a big-screen TV or a summer vacation. The television may not last as long as the payments; the tan's gone in a matter of weeks! Yet with minimum-payment credit card bills, long term financing becomes reality for many purchases.

While a credit card offers you a slew of benefits, you don't have to pay more for the convenience. The fact is, most credit union member cardholders carry credit card balances from month to month. Let's say you have the typical average credit card balance of \$3,000, and figure monthly payments at 3% of the balance with a minimum \$25 monthly payment, and without adding purchases. It will take you 11 years to pay off the balance and you'll pay \$2,495 in interest charges if you choose a high-rate (18%) credit card over our credit card at 10.40% APR.

If you make \$100 monthly payments, it will take you nearly three and one-half years to pay off the \$3,000 balance and it'll cost you \$323 in interest charges. Choosing a lower-rate card, say at 14%, makes a noticeable difference. For the person making monthly payments, as in the first example, the lower rate cuts about one and a half years off of your pay-off time and almost \$900 off your interest charges. So take advantage of all that credit cards have to offer, but don't let issuers with high rate cards take advantage of you. Get all the perks and the best deal by choosing a low-rate credit card.

SIGN, DON'T PIN



When you make a purchase with your credit union VISA check card, the sales person asks Debit or Credit? Do you just randomly answer one or the other? The response you make is important, and it should be CREDIT, not debit. Here's why:

Convenience, safety, record-keeping, and financial management are all key benefits of the VISA check card, and it can truly be one of your most versatile financial tools. While your check card can be used in three ways, for offline or signature-based transactions, online or PIN-based transactions, and ATM transactions, you reap the most benefit when you use CREDIT and sign.

Recently, more and more merchants have been providing consumers with PIN pads and pushing debit,

which speeds their check-out process, but limits your protection. However, the choice is always yours to make. So unless you want cash back, just press the credit button and sign your receipt. Sometimes, you may have to tell the sales associate that you want to use credit, but it's worth it. Where there's no PIN pad just present your card the same way you would a credit card.

At the credit union you are allowed 4 free pin based transactions a month. To avoid the fee always select credit. The only time you need to use your pin is at an ATM machine. For more information please contact your local branch.





Caramelized Beef Skewers

Prep Time: 10 min.

Total Time: 26 min.

Makes: 4 servings, two skewers each

1 lb. beef sirloin steak, thinly sliced

1/4 cup A-1. Original Steak Sauce, divided

1/4 cup KRAFT Original Barbecue Sauce

1 tsp. GREY POUPON Dijon Mustard

TOSS steak with 2 Tbsp. of the steak sauce; let stand 10 min. to marinate. Meanwhile, combine remaining 2 Tbsp. steak sauce, the barbecue sauce and mustard; set aside.

PREHEAT grill to medium-high heat. Thread steak onto eight long soaked wooden or metal skewers.

GRILL skewers 6 min. or until steak is cooked through, turning after 3 min. and brushing generously with the barbecue sauce mixture.

DEBIT Your Way to Convenience

If you are not one of the estimated two-thirds of American consumers who is carrying a debit card, now is a great time to apply for a Frick Tri-County Federal Credit Union VISA check card. The card operates like cash or a personal check. When you use the VISA Check Card, your money is automatically deducted from your checking account. A VISA Check Card is accepted at many locations, including grocery stores, retail stores, gas stations, restaurants, in fact any place VISA is accepted. Debit cards offer a convenient alternative to carrying a checkbook or cash. Using a personal identification number, you can also use your debit card to obtain cash at most ATM's and at various retail locations. Our card has exceptional value; we do not charge our members transaction fees and we do not charge a monthly maintenance fee. Call us today for more information on your checking account options.

ASK ABOUT OUR FREE CHECKING

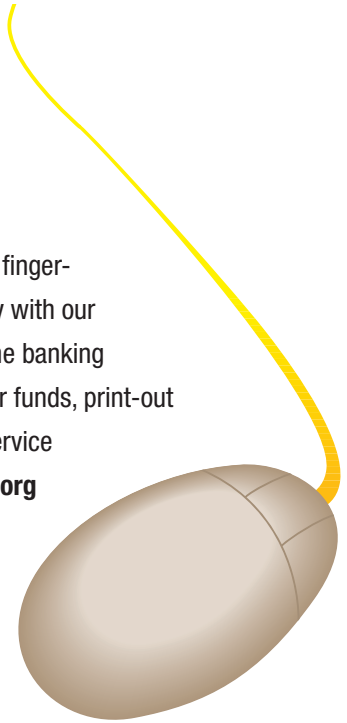
Stop paying monthly fees and charges for a checking account. We offer free checking, online bill payment, and telephone teller. Look and see what we also offer with free checking:

- Overdraft Protection from your Share Savings Account
- No minimum required balance
- No monthly service fee
- Free Visa Check Card

Don't continue to pay the fees when you can have it for free. Stop on by the credit union to open a Frick Tri-County Federal Credit Union checking account today!

Bank with a Mouse in your House

Home Banking: 24 hour account access at your fingertips. Need to balance your checkbook? It's easy with our Voice Response Unit or Home Banking. Our home banking options allow you to check your balance, transfer funds, print-out statements and more! To sign up for this free service just go to our website: www.fricktricityfcu.org and click home banking. It's that easy!!!



Interesting Facts

- No piece of normal-size paper can be folded in half more than 10 times
- The first product to have a bar code scanned was Wrigley's gum
- A Boeing 747's wingspan is longer than the Wright brothers first flight
- Apples, not caffeine, are more efficient at waking you up in the morning
- The lion costume in the film Wizard of Oz was made from real lions.
- Barbie's full name is Barbie Millicent Roberts.
- The egg came first.
- Walt Disney was afraid of mice.
- Honey is the only food that does not spoil.
- A quarter has 119 grooves around the edge. A dime has 118.
- Cranberry Jell-O is the only kind that contains real fruit.
- Coca-Cola was originally green.