FRICK TRI-COUNTY FEDERAL CREDIT UNION · 1962 · Washington Fayette Greene

FRICK BITS

A Publication of Frick Tri-County Federal Credit Union

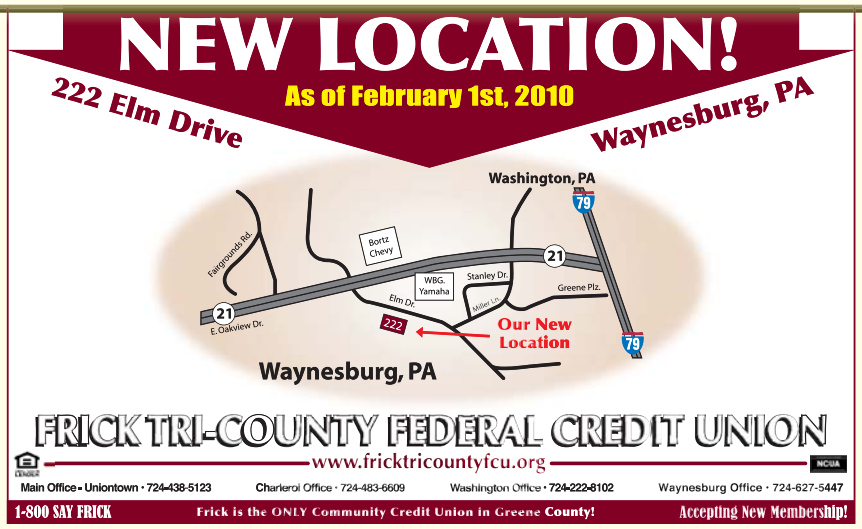
Important Notice

Regulation D To Restrict Members' Access To Savings Accounts

Effective March 1st we are required to enforce Federal Regulation D restrictions on time deposit accounts. By definition Regular Share Savings and Money Market Savings are considered time deposit accounts. Therefore starting on March 1, 2010 transactions on these accounts will be restricted to six preauthorized transactions per month. Regulation D defines preauthorized transactions as all transfers to cover overdrafts, all ACH transactions, transactions initiated using VRU (Voice Response Unit), home banking or telephone requests to staff unless it results in a check being issued to the account holder. Withdrawals used to purchase money orders are by definition considered a preauthorized transaction because they are typically made payable to a third part.

Not Counted Toward the Six – are withdrawals or transfers made during a visit to the Credit Union, made by mail, messenger or by a telephone call to the Credit Union that results in a check being issued. Transfers set up for loan payments, allocations to club accounts or any other account that the member is listed on are NOT considered preauthorized transactions.

Overdraft Restrictions – We realize these regulations will require many of our members to change their checking account behavior. Specifically, members who regularly rely on automated transfers from savings and money market accounts to cover check overdrafts.



Effective February 1st the Waynesburg office will relocate to Elm Drive next to State Representive, Bill DeWeese's office. The new location will provide more visibility for the Credit Union and easier access for members. This location was selected because it is in a less congested traffic area of Waynesburg and closer to I79. The office will offer additional security for staff and members. The layout will provide areas for handling member's confidential business. Grand Opening events are being planned for Friday, March 26th. Mark your calendar for this date and join us and FROGGY 94.9 at the new location for food and refreshments.

Effective March 1st our system will count all preauthorized transactions, when the limit of 6 is exceeded it may result in items being returned for non-sufficient funds (NSF) and a fee being charged. We will use discretions in handling returns for a period of 30 days until members get use to dealing with the effect of Regulation D.

Debit Card Usage Restrictions – Under regulation D we are no longer able to report a saving and checking balance as a combined balance for the purpose of authorizing debit card transactions. As of march 1st these balances will be reported separately to the Star Network. At that time all debit card transaction performed at a retail location or ATM will access only your checking account balance. However you can access your savings balance at an ATM for the purpose of doing a transfer or withdrawal. When using your debit card please keep in mind that the Star Network is not always working off of a "live" balance. Therefore it is important that you allow for a 24 hour turn around for transactions to hit your checking account.

NEW Legislation Affects Your Frick VISA® Credit Card Account

You will not be charged a fee for going over your credit limit. However, any transaction that would cause you to exceed your credit limit may be declined. To avoid inconveniences when using your card, it is more important than ever to know how close you are to your limit. You can easily find out your available credit any time by calling the number on the back of your card.

Any payment over the minimum payment due will now be used to pay down balances with the highest Annual Percentage Rate first. Example, if there is a balance at a low promotional rate of 4.99% and a second balance at a rate of 9.99%, any amount paid over the minimum payment will be applied to the highest rate balance first.

If you are tired of the "Bait and Switch" tactics of the BIG bank credit card companies maybe its time to consider a Frick VISA® credit card. Our card offers:

- ❒ No Annual Fee
- ❒ Low Annual Rate
- ❒ 25 day grace period
- ❒ No Cash Advance fee
- ❒ No transaction fee
- ❒ Free Travel Accident Insurance

Transfer your high interest credit card balances to a low interest Frick-Tri-County Federal Credit Union VISA® credit card. You could save money instantly!

Staff Hires and Promotion

Please welcome new staff members Tressa Glemba and Connie Hull. Tressa and Connie were both hired in July 2009 as full time Member Service Representatives (MSR). Connie was assigned to our Washington office and Tressa serves as our "floating teller", covering for staff at all locations. Staff promotions during the past year include: Kim Heino from MSR I (Charleroi Office) to MSR Supervisor (Uniontown Office), Kelli Stein (Washington Office) from MSR I to MSR II.

You Can Bank On It . . . Your Computer, That Is!

Let's face it, nobody likes waiting in long lines. So What if we told you that you don't have to! In this economy the Credit Union is increasingly concerned with the safety and security of our members. With home banking (online banking) and the Frick Tri-Line (telephone banking) members can save money on postage; reduce fuel cost by saving a trip to your branch, and enjoy the freedom of banking 24/7.

With increasing fraud cases we would like to introduce you to a convenient way of transferring funds. With changing policies at the Credit Union, it is getting harder and harder to perform telephone transactions.

These systems are very easy to use. All you need is your 9 digit VRU number and your access code. Call your local branch and they will mail you out this information. To access online banking, visit: wwwfricktricountyfcu.org and click on Home Banking on the right side of the webpage. To access the Toll-Free Voice Response Unit (telephone banking) dial : 1-800 SAY FRICK (1-800-729-3742). See your local branch for details and see what a convenient way this is to do your banking 24 hours a day 7 days a week!

Direct Deposit Your 2009 Tax Refund

It is tax season! That means that you can have your tax refund directly deposited into your Credit Union account quickly, easily, and FOR FREE!

According to the IRS, a refund check is issued within six to eight weeks of filing a paper return. If you file a paper return, and choose to directly deposit your refund, you will receive your refund in five to six weeks. If you electronically file (E-file), your refund will be issued within three weeks of filing. However, if you choose to E-file and choose direct deposit for your refund, the IRS says you should receive it within 14 days.

To elect direct deposit of your tax refund into your Credit Union account, simply provide your tax preparer with your account number (for example: checking account # 0000012345, savings account # 93/12345) and our ABA routing #243385155. If you E-file, you can always check the status of your refund online at www.irs.gov. To check your refund status, you will need your social security number, filing status, and refund amount. Also, remember to keep your 2009 year-end statement from the Credit Union for tax reporting purposes!

Come Celebrate With Us — 48 Years of Service!

The 48th Annual Meeting of the Frick Tri-County Federal Credit Union will take place on Saturday, April 10th at 10:00 AM. Please join us at the Uniontown Country Club for a buffet breakfast, prizes and our annual report. Invitations for this event will be mailed to all members the first week of March.

2008-2009 $1.00 for an "A" Program

Our $1 for an "A" Program is designed to honor the achievements of our younger students. Listed below are the 23 students who had straight "A's" in all major subjects for every grading period during the 2008-2009 school year.

Congratulations to: John Arndt Grade 2, Courtney Pennock Grade 1, Benjamin Rozzi Grade 8, Macklin Yarris Grade 3, Sarah Kennedy Grade 9, Katherine Burgess Grade 7, Rachel Beaumariage Grade 2, Jordan Caldwell Grade 2, Cole Perry Grade 2, Ryan Voyten Grade 1, Andrew Duncan Grade 3, Joseph Duncan Grade 1, Ryan Teets Grade 8, Elizabeth Rockwell Grade 3, Maria Marmol Grade 7, Kristen Marmol Grade 2, Steven Keelon Grade 5, Stephanie Keelon Grade 3, Preston Kulla Grade 6, Chad Studvick 4, Dominic Clutter Grade 3, Jonathan Quarrick Grade 1, Noah Lemley Grade 5.

A random drawing was held among the 15 finalists and Ryan Voyten was picked as the winner of the $50 first prize. $10 was deposited into the savings accounts of the remaining finalists. Congratulations to each of you and to the following students who participated in the $1 for an "A" program.

Participants:

Sara Gilmore, Ian Zaccone, Lindsay Heinz, Erin McIntjre, Madison Zajdel, Hannah Watroba, Tyler Briggs, Kathryn Gates, Nicholas Burgess, Victoria Burgess, Megan Newell, Molly Newell, James K. Yarris, Stephanie Ross, Christopher Pennock, Dylan Pennock, Isabella Arndt, Sarah Fronczek, Rebecca Turney, Jennifer Turney, Lydia McAllister, Paige Haney, Harley Haney, Tyler Nishnick, Bradley Nishnick, Breanna Filburn, Vincent Clutter, Melissa Whipkey, Lucas Gatten, Noah Gatten, Bo Hampson, Peyton Hampson, Elle Hampson, Gavin Teasdale, Carrington Teasdale, Harleigh Pash, Brindle Lambert, Emily Kulla, Dillan Gaydos, Sami Studvick, Hunter Stiner, Kyle Stiner, Stephen Chausinand, Brittany Clark, Tiffany Clark, James Vicheck, Cortnj Vicheck, Kori Egger, Demetrius Carson, Jonathan Carson, Angelina Brady, Joshua Brady, Joshua Willis, Andrew Adams, Zachary White, Adam Filburn, Evan Voyten, Jacob Horne, Adam Peltit, Maltlyn Fronczek, William Pratt, Chase Bodzer, Ryder Bodzer, Stephanie Swaney, Molly McWilliams, Loren Dukate, Nicole Tarpley, Sara Zuzak

Congratulations and keep up the great work! Remember in order to be included in the straight "A's" we need a final report card showing all 4 semesters. Have a great school year!

William G. Harries Scholarship

Frick Tri-County Federal Credit Union will be awarding $500 Scholarships. The Credit Union recognizes education as a vital part in building tomorrow's leaders. This scholarship puts the credit union philosophy of "People Helping People" into action.

Requirements

- All applicants must be members of Frick Tri-County Federal Credit Union for at least six (6) months prior to application and be a member in good standing.
- All applicants must be a high school senior, recent graduate or its equivalent. The scholarship is for undergraduate students and may be for any accredited college, university, or trade school.
- All applicants must submit a written high school and / or college transcript. The transcript must be certified by the school.
- All scholarships awarded will be deposited into the winner's share account.
- Verification of recipient's acceptance by the school may be requested by the Credit Union.
- Applications must be submitted on an annual basis and be awarded annually.
- The amount of each scholarship is $500.00.

Applications are now available at your local branch! To qualify, applications must be postmarked by May 15th.

We Have You Covered Up To $250,000

Have you ever struggled to figure out your savings insurance coverage on your credit union accounts? Here are some simple tips to figure out what amount is covered by the National Credit Union Administration (NCUA) share insurance fund.

Individual Accounts – Generally, individual accounts are insured up to $250,000 per member. If you have more than one individual account the maximum coverage for all accounts combined is $250,000.

Joint Accounts – Each member is insured up to $250,000 for his or her interests in all combine joint accounts. Example, if Dick and Jane are joint owners on an account, the account is covered up to $500,000. If they add other owners or beneficiary the coverage increases by $250,000 for each.

For more information about NCUA share insurance coverage visit ncua.gov and select "share insurance"

Credit Union DATES TO REMEMBER

Presidents Day
Monday, February 15th, Credit Union Closed

CU Annual Meeting
Saturday, April 10th

Waynesburg Office Grand Opening
Friday, March 26th

Account Types

TYPE	APR	APY
SHARE (Savings)	.75%	.75%
CLUBS (Xmas & Vacation)	.25%	.25%
SHARE DRAFT (Checking) *Average Daily Balance $500.00*	.25%	.25%
MONEY MARKETS		
Tier 1 *Average Daily Balance $2500.00 - $4,999.99*	1.00%	1.00%
Tier 2 *Average Daily Balance $5,000.00 - $9,999.99*	1.14%	1.15%
Tier 3 *Average Daily Balance $10,000.00 - $24,999.99*	1.34%	1.35%
Tier 4 *Average Daily Balance $25,000.00 - $49,999.99)*	1.49%	1.50%
Tier 5 *Average Daily Balance $50,000.00 - $99,999.99)*	1.59%	1.60%
Tier 6 *Average Daily Balance $100,000.00 and higher*	1.74%	1.75%

Current Certificate (CD & IRA) Rates

Effective December 9, 2009

Term	Minimum Deposit	APR	APY
6 Month	$500.00	1.24	1.25
12 Month	$500.00	1.49	1.50
18 Month	$500.00	1.59	1.60
24 Month	$500.00	2.18	2.20
36 Month	$500.00	2.57	2.60
48 Month	$500.00	2.81	2.85
60 Month	$500.00	2.96	3.00
10 Year	$500.00	3.30	3.35
Jumbo CD	$50,000.00	Add .10 to above rate	

Rates subject to change please call the Credit Union to confirm rates.

2009 Milestones

Assets $43,455,078
20% Asset Growth
Profits $401,816

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER
EQUAL OPPORTUNITY LENDER

Locations & Contact Information

4 Convenient Locations

Hours of Operation:
Mon. – Thurs. 9:00 a.m. – 4:30 p.m.
Friday 9:00 a.m. – 5:00 p.m.

Uniontown
235 Pittsburgh Street
Uniontown, PA 15401
(724) 438-5123
Fax: (724) 438-7491

Washington
1025 Jefferson Avenue
Washington, PA 15301
(724) 222-8165
Fax: (724) 222-8102

Waynesburg *(New Location)*
222 Elm Drive
Waynesburg, PA 15370
(724) 627-5447
Fax: (724) 627-9193

Charleroi
25 State Street, Lower Speers
Mailing Address:
P.O. Box 40, Charleroi, PA 15022
(724) 483-6609
Fax: (724) 483-6639

Toll Free: 1-800-SAY-FRICK (1-800-729-3742)
Log On To: www.fricktricountyfcu.org

Start the New Year

with New Mortgages from Frick Tri County Federal Credit Union

Refinancing or purchasing mortgages can be done conveniently online by visiting our website at www.fricktricountyfcu.org

You may qualify if you live or work in the Fayette, Greene, or Washington counties. We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.

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Frick Tri-County Federal Credit Union
235 Pittsburgh Street
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