

# MONEY MATTERS

a quarterly newsletter from the  
Franklin Regional Schools  
Federal Credit Union

December 2011



## Visa card holiday



If you have made all of your FRSFCU Visa payments on time you should see a notice in your Visa statement that you can skip your January payment. Your credit union hopes this helps as the holiday bills roll in.

Save some trees and have your FRSFCU Visa account go paperless. Watch your statements for more information. If you don't have an FRSFCU Visa card, you can obtain an application from our web site and take advantage of our regular 6.75% APR.

## Member privacy

There is an annual privacy notice included with this mailing. Please review it and contact John in the credit union office if you have any questions.

## We're on Facebook!

Visit us at  
[www.facebook.com/FRSFCU](http://www.facebook.com/FRSFCU) and "like"  
for timely news.



## Out-of-office announcement

John and Sue Blank will be on vacation in Hawaii and Seattle the second half of February. Joe Racchini will be handling the day-to-day business while John is out of the office. Joe's contact information will be on the credit union voice mail and on the website during this time.

## Dinner reservations

*Save the date.* Our annual meeting is scheduled for April 19, 2012. Look for a reservation form in the next quarterly mailing or make your reservation now at [www.frsfcu.com](http://www.frsfcu.com).



## Insurance products

There are various insurance products available for out credit union members from CUNA Mutual Insurance Company. There is a link on our website describing these offers or you may call (608) 238-5851 for details.

## Dividend rates for the fourth quarter

Fourth quarter dividend rates were posted as follows:

Regular shares	0.40%
Christmas Club	0.40%
Vacation Club	0.40%
Savings Club	0.40%
Investment Club	0.80%

compare to:

money market rates at local banks	average: 0.14%
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If you would like a complete disclosure of the terms on your account you may request a printed copy from the credit union office, or visit [www.frsfcu.com](http://www.frsfcu.com).

# LOAN SPECIALS



Fall loan specials have been continued into the New Year. All loan specials are subject to a favorable credit rating and approval.

## Money sale

Signature loans for up to \$5000 at:  
4 % APR for up to 48 months  
5 % APR for 49 - 60 months

## Fall car loan specials

MONTHS	NEW CAR	USED CAR (2006+)
0 – 36	1.5 % APR	1.75 % APR
37 – 48	1.9 % APR	2.15 % APR
49 – 60	2.9 % APR	3.15 % APR
61 – 72	3.9 % APR	4.15 % APR

NOTE: We will refinance a new car loan that you have with another lender at these rates provided the vehicle was purchased as a new car within the last 12 months and has less than 15,000 miles on it.

SORRY: These specials do not apply to any current loans that you might have with the credit union.

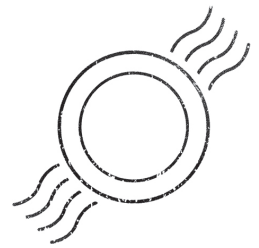
*Your credit union is here to help you meet your financial goals.*

## Avoid late fees on your loan payments

With the potential changes in the U.S. Postal Service delivery, be sure to mail your loan payment in time to reach the credit union office by the payment due date. Payments are credited the day that they arrive at the office regardless of the date on the check or the postmark.

*Save yourself postage and worry by signing up for electronic deductions for your payments.*

Call the credit union office for details, at (724) 523-9448.



Like the new look of this newsletter? Email John to let him know, at [jblank@frsfcu.com](mailto:jblank@frsfcu.com).

## FRANKLIN REGIONAL SCHOOLS FEDERAL CREDIT UNION

4068 Bushy Run Road, Jeannette, PA 15644  
(724) 523-9448 | [jblank@frsfcu.com](mailto:jblank@frsfcu.com)  
[www.frsfcu.com](http://www.frsfcu.com)



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