



# Frick Bits

Fall 2025



## NOW SERVING MORE OF OUR COMMUNITY

We're excited to share that Frick Financial is expanding, and that means even more of our neighbors can now experience the benefits of credit union membership!

Thanks to recent changes to our charter, we're now able to serve individuals who live, work, worship, or attend school in Westmoreland County. Whether you're a longtime resident or a new face in town, you now have access to:

- Better rates on loans and savings
- Lower fees on checking accounts
- Personalized, local service

At Frick Financial, we're not just a financial institution – we're a part of the community. As a not-for-profit, every dollar goes back to our members in the form of better rates, enhanced services, and stronger support for the neighborhoods we call home.

### Do you know someone who lives in Westmoreland County?

Invite them to join our credit union family! Whether it's a friend, family member, or coworker, we'd love to welcome them in.

### Ready to Join or Refer a Friend?

Visit [www.frickfin.org](http://www.frickfin.org) or stop by one of our convenient branch locations.

**DRIVE INTO A GREAT RATE**

- 4.74% APR: 2024-2026 (36 months)
- 5.24% APR: 2024-2026 (48 months)
- 5.49% APR: 2024-2026 (63 months)
- 5.74% APR: 2024-2026 (72 months)

## Auto Rates are DROPPING!

From now until November 28, auto loan rates are revving down 1%, starting as low as 4.74% APR! It's the perfect time to race into a new ride or refinance your current wheels. Lower rates mean smoother payments and more miles of savings.

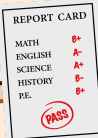
\*APR = Annual Percentage Rate. Rates are subject to change at any time. Rates based on creditworthiness. Federally insured by the NCUA.



## Congratulations To Our "A" List Students

Earning good grades takes dedication, and we're proud to recognize the students who rose to the challenge. At Frick, we believe hard work in the classroom deserves to be celebrated, which is why we offer our "Dollar for an A Program." The following students brought in their report cards highlighting their A's from the 2024-2025 school year. Congratulations to each of you on your academic achievements!

Lincoln Acosta	Landon Kaefer	Audreana Lessman	Alexia Stanley
Blake Barber	Levi Kaefer	Greyson Lessman	Skylar Stanley
Leighton Barber	Ann Kania	Kenzie Lipscomb	James Stewart
Robert Beinecke	Cullen Knight	Samuel Maddich	Karis Stewart
Peyton Beinecke	Darren Knight	Megan Moore	Jovi Taylor
Gabriella Durbin	Rylan Knight	Aliana Rossi	Kenzlee Taylor
Jace Gephart	Alexander Kolowitz	Elise Rossi	Lilly Taylor
Lily Grimm	Elijah Kolowitz	Fiona Rossi	Eian Teeter
Dulaney Henry	Addison Lagaza	Timothy Shank	Emily Teeter
Alaina Jones	Ava Lagaza	Michael Somerville-Roth	
Alexander Jones	Kristyn Leone	Matilda Stacoviak	



## Straight A Superstars!

These four students received straight A's in major subjects for the entire school year. Keep up the good work!

**Leighton Barber    Addison Lagaza    Samuel Maddich    Elise Rossi**

Congratulations to our \$50 grand prize winner, **Elise Rossi!** Elise achieved straight A's in every major subject during the entire 2024-2025 school year. What an incredible accomplishment - way to go Elise!

## Celebrate Your Student This School Year!

With the 2025-2026 school year underway, it's the perfect time to celebrate your student's hard work! Bring in their quarterly report card, and for every "A" in core subjects such as math, science, social studies, language arts, history, and english we'll match \$1 per A, up to \$5 per report card. Students who maintain straight A's all year will also receive a \$10 bonus and be entered into a drawing for a chance to win an additional \$50.

**To kick off the new school year, we're adding an extra reward: open a new youth account by October 31st and we'll match the initial \$25 deposit! This year, help your student build confidence both in the classroom and in their savings!**



## HAVE YOU RECEIVED A CALL FROM OUR FRAUD DEPARTMENT?

If our fraud department notices unusual activity on your account, you may receive a call or text to verify the transaction. This quick step helps stop potential fraud before it affects your finances and ensures you remain in control of your account. Our fraud monitoring team works around the clock, because your protection and security are always our top priority.

Please note that the number they call from cannot receive return calls. If you need to follow up, you can reach them directly at the following numbers: **Credit Card Fraud: 1-800-322-8472 or Debit Card Fraud: 1-800-622-1361 / 1-800-327-8622.**

If a suspicious transaction on your debit card is confirmed to be fraud and a new card is required, be sure to contact one of our branches so we can quickly order a replacement for you. We take these steps to keep your money secure and to give you peace of mind that your funds are protected.



## FROM FINANCES TO FUNNEL CAKES

Another amazing fair season is in the books! One of our favorite parts of the summer is spending time at the county fairs and connecting with so many wonderful people in the community. This year, we had booths set up at the Fayette County and Washington County fairs, made our big debut at the Westmoreland County Fair, and continued our support as a sponsor of the Greene County Fair.

At each event, we had a blast giving away prizes like Adam Sandler tickets, \$100 VISA gift cards, Kennywood tickets, Carnegie Museum season passes, and more! Visitors tried their luck at games ranging from choosing the right key to unlock our safe to picking envelopes filled with surprise prizes. And of course, everyone who stopped by went home with free Frick swag!

In addition to our booths, we continued our partnership with the Washington Fair's 4H Auction. The effort and dedication of our young 4H members were on full display as they proudly presented and sold the animals they had worked so hard to raise throughout the year.

Bringing financial wellness to the fair in a fun, approachable way is something we're truly grateful for, and it's proof that personal finance doesn't have to be boring. From exciting giveaways to meaningful conversations, our time at the fairs reminded us of what makes our community so special: you!

**We can't wait to see you again next year!**



## HAPPY BIRTHDAY

**MRS. CATHERINE  
TURNS**

**100!**

*One of our beloved members, Catherine, celebrated her 100th birthday this past August! She and her family marked this incredible milestone with a beautiful and classy celebration at Nemaocolin. Please join us in wishing Catherine a very happy 100th birthday!*



## Stay Cozy At Home.

As the seasons change and the weather cools down, there's no need to brave the elements to manage your finances. With Frick's secure and user-friendly online banking, you can take care of everything from checking balances and transferring funds to paying bills and depositing checks without ever leaving your couch. Whether you're sipping coffee by the fireplace or staying in on a snowy day, our digital tools make it easy to bank anytime, anywhere. So stay cozy, and let us bring the branch to you.

Sign up for online banking TODAY.

- 1.) Visit [www.frickfin.org](http://www.frickfin.org)
  - 2.) Click "Enroll" in the top right hand corner.
  - 3.) Enter your unique 9 digit account number. \*This is not your checking/draft account number.
  - 4.) Fill out the form using your information and hit "submit".
- You will automatically be able to view your information!





## NOTICE OF FEE SCHEDULE CHANGE

While we remain committed to maintaining cost-effective and competitive products and services, occasionally it is necessary to implement updates to our fee structure. Effective December 1, 2025, a \$3.00 fee will be applied to paper statements per statement per month. Members may avoid this fee by enrolling in eStatements for free, which provide secure, convenient, and immediate online access to download your account statements at no cost. We encourage all members to consider eStatements as a more efficient and environmentally responsible option for receiving account information.

<b>Overdraft Protection Program</b>	
Overdraft Automatic Transfers	\$5.00 / Item - 3 Free / Month
Courtesy Pay	\$30.00 / Item
<b>Counter Checks</b>	
1 Sheet Min. - 2 Sheet Max.	\$5.00 / Sheet
<b>Certified Cashier's Check</b>	\$5.00 / Check
<b>Third Party Corporate Checks</b>	\$5.00 / Check
<b>Money Orders</b>	\$1.00 / Item
<b>Draft Check Copies</b>	\$5.00
<b>Check Cashing for Non-Members</b>	
On-Us Items Only	\$5.00 / Item
<b>Wire Transfers</b>	
Domestic (Incoming)	\$20.00
Domestic (Outgoing)	\$30.00
International	\$40.00
<b>Account Reconciliation / Research</b>	
All / Part of an Hour (1 Hour Minimum)	\$25.00 / Hour
<b>Statement Copy or Activity Printout</b>	\$5.00 / Statement Month
<b>Paper Statement</b>	\$3.00
<b>Stop Payments</b>	
Check / ACH / Electronic Debit	\$15.00 / Item
Money Order (Lost / Replaced Only)	\$7.00 / Item
<b>Abandoned Account Processing (Escheatment)</b>	\$200.00
<b>Garnishment / Levy Processing</b>	\$100.00
<b>Early Membership Closure</b>	
Closed Par Value Share Within 90 Days of Opening	\$20.00
<b>Return Item</b>	
Overdraft Due To Insufficient / Uncollected Funds	\$30.00 / Item
Return Check / Money Order / Origination	\$25.00 / Item
<b>Bad Address / Undeliverable Mail</b>	
After 30 Days of Notification or Forwarding Time Expired	\$5.00 / Monthly
<b>Inactive Par Value Share Account</b>	
Inactive for 12 Months & Balance < \$50	\$5.00 / Month
<b>VISA® Prepaid Gift Card®</b>	\$3.00 / Card
<b>VISA® Debit Card</b>	
Replacement Fee (Per Card)	\$10.00
Expedited Card Fee	\$30.00
Foreign ATM Fee	\$3.00
<b>VISA® Credit Cards</b>	
Replacement Fee (Per Account)	\$25.00
Expedited Card Fee	\$30.00
<b>Loan Services</b>	
<b>Guaranteed Asset Protection (GAP)</b>	\$600.00
<b>Mechanical Repair Coverage (MRC)</b>	Quoted Rate
<b>Debt Protection - Life, Disability, Involuntary Unemployment</b>	Quoted Rate
<b>Mortgage / Home Equity Origination</b>	\$600.00 / Application
<b>Personal Loan Origination Fee</b>	\$150.00 / Application

### Locations & Contact Information

4 Convenient Locations

### Hours of Operation

*Monday-Thursday*  
9:00 a.m. to 4:30 p.m.  
*Friday*  
9:00 a.m. to 5:00 p.m.

#### Uniontown

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

#### Washington

1245 Park Avenue  
Washington, PA 15301  
**(724) 228-1315**  
Fax: 724-228-1318

#### Waynesburg

222 Elm Drive, Suite 2  
Waynesburg PA, 15370  
**(724) 627-5447**  
Fax: (724) 627-9193

#### Charleroi

141 Pennsylvania Avenue  
Charleroi, PA 15022  
**(724) 483-6609**  
Fax: (724) 483-6639

### Christmas Club Payout

If you have a Christmas Club Account, your accumulated savings and dividends will be transferred to your savings account on Thursday, October 2, 2025. Missed out this year? Now is the perfect time to open a Christmas Club account and start saving for 2026!

### Holiday Closure

Columbus Day - October 13, 2025  
Veterans Day- November 11, 2025  
Thanksgiving Day- November 27, 2025  
Day After Thanksgiving- November 28, 2025  
Christmas Day- December 25, 2025  
New Years Day- January 1, 2026

