# Frick Bits

Fall 2026

## Put Your Home's EQUITY TO WORK

Your home is more than just a place to live, it may also be one of your most valuable financial resources. As you pay down your mortgage and your home's value changes over time, you may build equity that can potentially be used to help cover some of life's larger expenses.

A home equity loan allows eligible homeowners to borrow against a portion of the equity they have built in their home. The funds are typically provided as a lump sum and repaid over a set period of time with regular monthly payments. Because the loan is secured by your home, home equity loans may offer competitive interest rates compared with some forms of unsecured borrowing.

### What Can You Use a Home Equity Loan For?

One of the benefits of a home equity loan is its flexibility. Depending on your needs, the funds can be used for a variety of purposes.

**Home Improvements & Renovations**
Planning a new kitchen, replacing a roof, finishing a basement or finally tackling that long-awaited remodel? A home equity loan can help provide the funds needed to make improvements to your home without having to pay the entire cost upfront.

**Debt Consolidation**
If you're managing multiple higher-interest debts, you may be able to use a home equity loan to consolidate them into one monthly payment. This can simplify your finances and, depending on your existing rates and loan terms, potentially reduce the amount of interest you pay.

**Major Purchases & Expenses**
Life comes with plenty of big expenses that don't always fit neatly into the monthly budget. Home equity funds can be used for major purchases, unexpected home repairs or other significant costs when you need access to additional funds.

**Education Expenses**
Tuition, books, fees and other education-related costs can add up quickly. A home equity loan may be one financing option for families preparing for college or other educational expenses.

**Weddings & Special Events**
From weddings to other major milestones, some moments come with a larger price tag. Homeowners may choose to use their available equity to help cover the cost while spreading payments out over time.

No matter what your plans may be, Frick Financial is here to help you make the most of your home's equity. With rates as low as 5.49% APR, qualified homeowners may be able to borrow up to 80% of their home's value. Contact us today to learn more about our home equity loan options and find one that fits your needs.

## Meet Our Lenders

*Frick Financial is proud to have four highly experienced loan officers serving members across our branches. With a friendly, personalized approach, they are here to answer your questions, explain your available options and guide you through every step of the lending process. Whether you are purchasing a vehicle, improving your home or planning for another major expense, our lending team will work with you to find a financing option that fits your needs, budget and goals.*

**David Brescoach**
Uniontown

**Ryan Gallagher**
Uniontown

**Lisa Moore**
Waynesburg

**Jenn Davis**
Charleroi/Washington

# CELEBRATING OUR YOUTH

## W. Harry Springer Scholarship Winners

This year, we were honored to award three deserving students with the W. Harry Springer Scholarship. Established in memory of longtime board member W. Harry Springer, this scholarship recognizes students who demonstrate leadership, academic excellence and a strong commitment to volunteerism and civic engagement. Each applicant was carefully reviewed based on their academic achievements, involvement in school and community activities, and dedication to making a positive difference in the lives of others. Through this scholarship, Frick Financial is proud to honor W. Harry Springer's legacy while supporting the educational goals of the next generation of community leaders.

1

**SHANE LYTTLE**

*Indiana University of Pennslyvania*

**$2,500 RECIPIENT**

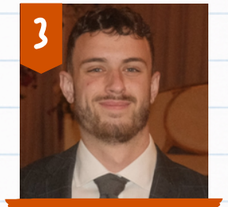
2

**PRESTON LAUFFER**

*Saint Vincent College*

**$1,500 RECIPIENT**

3



**ALEXANDER KOLOWITZ**

*West Virginia University*

**$1,000 RECIPIENT**

## GOOD GRADES PAY OFF

Good grades deserve to be celebrated! Our young members work hard all year, and we are happy to recognize them for their achievements through our Dollar Per A Program. Available to K-12 members with a primary account, we match $1 for every A in a leading subject, up to $5 per semester. Students who bring in all of their report cards from the school year and earn at least five A's in major subjects on each report card receive an additional $10 and are entered into a drawing to win $50. The following students participated in the program during the 2025-2026 school year, and our "Straight A Students" met the requirements for the additional reward and grand prize drawing. Congratulations to this year's $50 grand prize winner, Kipton Myers!

## Congratulations to Our A Students!

| | | | | |
|---|---|---|---|---|
| Timothy Allen | Lilly Grimm | Rylan Knight | Elle McConville | Matilda Stacoviak |
| Blake Barber | Aurora Henry | Darren Knight | Joshua Murray | James Stewart |
| Robert Beinecke | Dulaney Henry | Elijah Kolowitz | Kolson Myers | Karis Stewart |
| Giovanni Cirota | Mila Hollis | Ellie Kutek | Reagan Nicol | Eian Teeter |
| Emmalee Cirota | Michael Hollis | Kristyn Leone | Aliana Rossi | Rosalie Voycik |
| Jorey Collins | Addison Hoover | Audreana Lessman | Elise Rossi | Amelia Worth |
| Joshua Conger | Myla Jackson | Greyson Lessman | Kaylin Schweikart | Hudson Zaccone |
| Sincere Dunlap | Alexander Jones | Kenzie Lipscomb | Mason Skull | Harper Zaccone |
| Gabriella Durbin | Alaina Jones | Sammual Maddich | Michael Somerville-Roth | |

### Straight "A" Students

Leighton Barber, Peyton Beinecke, Cullen Knight, Ava Lagaza, Addison Lagaza, Kipton Myers, Fiona Rossi

2026 Straigh A Winner

Kipton Myers

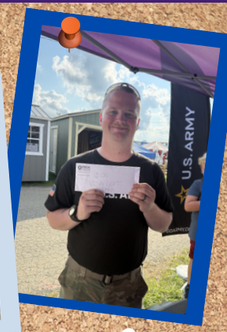
Your Campus Card for College Life

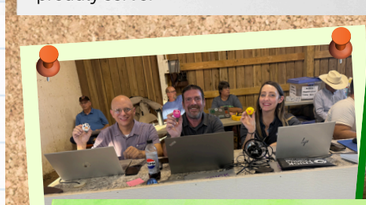
10.90% APR* VISA® Credit Cards

*APR rates shown based on applicant having a 740+ FICO score. Rates range from 10.90%-18.00% based on creditworthiness. Credit union membership required. Applicant must qualify by living, working, or worshiping in Fayette, Greene, Westmoreland or Washington County. Rates are subject to change. Federally insured by the NCUA.


## The Sun Has Set on Another Great Fair Season!

There are many great things about the summer, but one thing we always look forward to is the county fair! This year, Frick Financial attended the Fayette, Washington, and Westmoreland County fairs, and proudly sponsored the Greene County Fair. The days were hot so we came prepared with Frick Financial fans to help keep fairgoers cool. We also handed out giveaway items, including koozies, wet wipes, hand sanitizer, and of course, piggy banks to start saving for next year! Our annual "Unlock the Safe" game was another highlight of the season and resulted in three lucky winners. Participants searched through hundreds of keys, hoping to find the one that would unlock our safe. Those who selected the correct key received the $100 VISA® Gift Card waiting inside. We enjoyed connecting with so many familiar faces and celebrating summer with the communities we proudly serve!





**If you or someone you know plans to participate in a 4-H auction in one of the counties we serve, 4-H Auction Accounts can be opened throughout the year. When opening the account, simply let us know that it is for a 4-H auction, and we'll take care of the rest when the 2027 auction arrives!**

## 4H Auction

This marked our seventh year assisting with the annual 4-H Livestock Auction at the Washington County Fair. It was a rewarding weekend spent watching young participants sell the animals they worked so hard to raise and care for. Frick Financial offers a Livestock Payment Advance Program to recognize and support the hard work of local 4-H members. Raising a show animal requires a significant investment of both time and money, and this program gives sellers quicker access to their sale earnings at 0% interest. The safe and secure transfer also removes the burden of tracking down payments from buyers. This year, we were proud to provide advanced funds to 50 local 4-H members!

## Washington Wild Things

You may have spotted us at the ballpark cheering on one of our favorite local teams, the Washington Wild Things! This marked our third year partnering with Q92.9 FM and the Wild Things to recognize kind kids throughout our community. Each month, a "Kind Kid of the Month" was selected from the nominations received. Winners received a $500 VISA® Gift Card, 20 tickets to a Wild Things game, team merchandise, and the opportunity to throw out the first pitch! Frick Financial was excited to attend each winner's special game and cheer them on during their baseball debut. We also joined in the fun by handing out mystery bags filled with prizes to fans at the ballpark!

## Easy Ways to Improve Your Credit Before 2027

A new year is a great opportunity for a financial fresh start. While improving your credit does not happen overnight, a few simple changes can help strengthen your credit and build better financial habits before 2027 arrives.

Start by paying your bills on time. Since your payment history is one of the most important factors affecting your credit score, consider setting up automatic payments or calendar reminders to avoid missing a due date. Frick Financial's Bill Pay service makes it easy to schedule and manage your payments in one convenient place. You can set it up directly through your Online Banking account to help ensure your bills are paid securely and on time.

Credit card balances can also have a major impact on your credit score. Try to avoid carrying high balances, use only a small portion of your available credit, and avoid using your card up to its limit. Paying more than the minimum amount due and paying the statement balance in full whenever possible can help reduce interest charges, keeping debt from building over time. If you have a Frick Financial credit card, log in to your EZCard account to review your current balance, statement balance, total minimum amount due, and payment due date.

Take time to review the interest rates on your current loans and credit cards, then compare them with other available rates. Refinancing at a lower rate may help reduce your monthly payment, lower the total amount of interest you pay, or allow you to pay off the balance sooner. Before refinancing, be sure to compare any fees, the length of the new loan, and the total repayment cost to make sure the new option offers real savings. Frick Financial's lending team can help you explore available refinancing options and determine what may work best for your financial goals.

Finally, make it a habit to review your credit report regularly for incorrect balances, unfamiliar accounts or other errors that could affect your credit. You can request free credit reports from all three nationwide credit bureaus at AnnualCreditReport.com. Monitoring your credit report can help you better understand your financial standing and identify potential problems before they become larger issues.

# Frick Bits

## You Can Now Open Your Own Certificates and Club Accounts!

Certificates and Club Accounts are great savings tools that can help you plan ahead and make the most of your money. Certificates allow you to set aside funds for a specific period of time while earning a competitive return, making them a great option for money you don't need immediate access to. Club Accounts, such as Christmas or Vacation Clubs, make it easier to save gradually toward a specific goal throughout the year. Whether you're building your savings, planning a getaway, or preparing for holiday expenses, these accounts can help you stay organized and reach your financial goals.

### How You Can Open A Sub-Account Online:

**1.) Log in to your Online Banking account.**

**2.) Select "Menu," then scroll to the "Accounts" section.**

**3.) Choose "Open Sub-Account."**

**4.) Select either "New Share" or "New Certificate."**

**5.)Complete all required information.**

**6.) Select "Open" to finish.**

### What else is new:

If your certificate was completed before April 1, 2026, you'll need to visit us one time to renew it in person. Once that renewal is completed, future renewals will happen automatically at the most comparable rate and term. You will have a 10-day grace period to make changes or stop the renewal.

## A Fond Farewell to Joyce

After six years of dedication and hard work, Joyce Brown has earned her next great adventure! Joyce has made a lasting impact on our team and members, and we are grateful for all she has brought to Frick Financial.

Now, the open road is calling, and it's time for Joyce to shift gears into retirement. We wish her plenty of sunshine, great rides, and miles of happy memories ahead.

Congratulations Joyce, kickstands up!

## Dress for Success

This summer, we collected donations for Dress for Success Pittsburgh, a nonprofit organization that helps women in our community access professional clothing for interviews and new employment opportunities. We received an overwhelming amount of donations and sincerely thank everyone who contributed to making this collection such a success. Your generosity will help local women feel confident and prepared as they enter or reenter the workforce.

**IMPORTANT ACCOUNT VERIFICATION:**

Review your statement and report discrepancies within 30 days to: James Marmol, Supervisory Committee Chairman, P.O. Box 2272, Uniontown, PA 15401.

## *Holiday Closures*

**Columbus Day**
October 12, 2026
**Veterans Day**
November 11, 2026
**Thanksgiving Day**
November 26, 2026
**Day After Thanksgiving**
November 27, 2026
**Christmas Day**
December 25, 2026
**New Years Day**
January 1, 2027

## Christmas Clubs Payout Day October 7, 2026

If you have a Christmas Club Account, your accumulated savings and dividends were transfered to your savings account on **October 7, 2026**.

## 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*



EQUAL HOUSING LENDER
NCUA