



Frick Bits

Summer 2026



64TH Annual Meeting

Frick's 64th Annual Meeting was held on May 2, 2026, at the Historic Summit Inn, with 150 members and guests in attendance as we celebrated 64 years of serving our members and communities. The morning began with a shared breakfast, providing members, volunteers, and staff an opportunity to connect and reflect on another successful year.

Board Chairman Gary Loomis opened the meeting by reflecting on highlights from the previous year, while Chip Yates presented the minutes from the 2025 Annual Meeting. President/CEO Lindsay Moore spoke on the credit union's accomplishments, growth, and ongoing improvements. Among the year's most significant achievements was the successful completion of our major core system upgrade on April 1st, as the result of months of planning, preparation, and dedication. Lindsay also highlighted the many opportunities this new technology will create, paving the way for enhanced services, greater efficiencies, and an even better member experience in the years ahead.



Save The Date

65TH Annual Meeting



May 15, 2027





Historic Summit Inn



**President/CEO
Lindsay Moore**

This year, two seats on the Board of Directors were up for election. Following review by the nominating committee, both candidates were found eligible to serve and were elected by acclamation. We extend our sincere congratulations to Cory L. Grandel on his re-election. Cory has proudly served on the Board for the past three years, and we are grateful for his continued dedication and commitment to our credit union and its mission. We also are pleased to welcome Jason Adams to the Board of Directors. Jason brings a wealth of knowledge and experience, and we look forward to the insight and perspective he will contribute to our credit union community.

Thank you to everyone who attended this year's meeting. If you were unable to join us, we hope to see you next year on May 15, 2027, at the Historic Summit Inn.

 10,267 Members Served	 \$3.3M Dividends Paid in 2025	 748 Total Loans in 2025	 28 VISA Credit Cards Issued in 2025
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A Message From Our CEO

This past year has been one of remarkable progress and meaningful transformation for Frick Financial. Together, we celebrated significant growth, expanded our reach, and continued strengthening the relationships that remain at the heart of everything we do.

Thanks to the continued confidence and support of our members, Frick Financial reached \$179 million in assets as of March 31, an important milestone that reflects the trust our members place in us every day. We are deeply grateful for the opportunity to serve as your trusted financial partner.

Over the past 18 months, we were proud to welcome APS Federal Credit Union members into the Frick Financial family while also expanding our community charter into Westmoreland County, allowing us to further extend our mission and provide financial services to even more individuals and families throughout the region.

We also continued enhancing the member experience through new products and conveniences, including our indirect lending partnership with the Keystone Lending Alliance. This partnership allows members to conveniently secure Frick Financial auto financing directly at local participating dealerships, helping simplify the car-buying process.

One of the most significant initiatives currently underway at Frick Financial is our core system conversion. This major investment in technology is designed to enhance security, improve efficiency, and expand the digital services available to our members well into the future. Although a transition of this magnitude naturally comes with periods of adjustment, we are incredibly thankful for the patience, understanding, and support our members have shown throughout the process.

While the new system officially launched on April 1st, our work continues as we refine processes, implement enhancements, and further improve the overall member experience. We are excited about the opportunities this advancement will create and remain committed to delivering the personalized service our members know and trust.

Behind every success is a dedicated staff committed to serving our members with professionalism, compassion, and integrity. Over the past year and a half, our employees have embraced change with resilience and unwavering dedication, always keeping the needs of our members at the forefront.

As we look ahead, we remain committed to delivering the personalized service, financial strength, and community-focused values that define Frick Financial. Thank you for your continued trust and membership. It is an honor to serve you.

Lindsay Moore
President/CEO



GREENE COUNTY REALITY FAIR

We successfully hosted our first county-wide Financial Reality Fair this year. On March 19th, we had the privilege of working with high school students from Carmichaels, Central Greene, Jefferson-Morgan, Southeastern Greene, and West Greene as they learned the fundamentals of real-world budgeting and personal finance. Events like this highlight the strength of our community and the way it comes together to support the next generation. A total of 48 volunteers joined us to help students navigate everyday expenses such as rent, transportation, utilities, insurance, and more. We are incredibly grateful to each volunteer whose time and effort helped make this meaningful experience possible.



High Yield Hitters Return



Frick's "High-Yield Hitters" hit the court once again for Growing Up Greene's Annual Dodgeball Tournament, proudly participating for the second year in a row. Our team joined community organizations and local businesses for a day filled with friendly competition, teamwork, and plenty of dodgeball action, all while supporting an important cause that benefits children and families throughout Greene County. Growing Up Greene is dedicated to protecting and supporting the county's children through innovative, volunteer-led advocacy and child-centered programming. Their work focuses on reducing the impact of childhood trauma while strengthening families and helping create healthier, more resilient communities across Greene County.

Holiday Closure

Labor Day
September 7, 2026
Columbus Day
October 12, 2026

Vacation Club Payout

If you have a Vacation Club Account, your accumulated savings and dividends were transferred to your savings account on Thursday, **June 4, 2026.**



Enroll Online and Start Banking Smarter

Enroll in Online Banking today and take control of your finances anytime, anywhere. You can enroll directly through our website or mobile app and enjoy convenient access to your accounts 24/7. Online Banking allows you to manage your finances from wherever you are, including transferring funds, viewing eStatements, enrolling in Bill Pay, and much more. Before you begin the enrollment process, please have your account number available, as it will be required to set up your Online Banking account.

Enroll

IMPORTANT FRAUD

ALERT

We want to remind our members to remain cautious of scam calls and text messages that may appear to come from Frick Financial. Fraudsters can manipulate caller ID information to make it look like the call is coming directly from our credit union.

Please remember: Frick Financial will never call, text, or email you requesting sensitive personal information such as your Social Security number, full account number, online banking credentials, debit card PIN, or verification codes.

If you receive a suspicious call or message claiming to be from us, do not provide any personal information. Instead, hang up and contact Frick Financial directly using the phone number listed on our official website or your account statements.

Protecting our members' financial security remains one of our highest priorities.



COULD YOU HAVE FORGOTTEN FUNDS?

SEARCH FOR YOUR UNCLAIMED PROPERTY HERE



Did you know the Pennsylvania Treasury may be holding money or property that belongs to you? Unclaimed property can include dormant bank accounts, uncashed checks, insurance payments, utility deposits, stocks, and other forgotten assets that businesses are required to turn over to the state after a period of inactivity. The Pennsylvania Treasury safely holds these funds until they are claimed by the rightful owner or their heirs. Checking for unclaimed property is quick, easy, and completely free. Simply visit the Pennsylvania Treasury's official website www.patreasury.gov/unclaimed-property/ and search your name, business name, or even deceased family members. If property is found, you can submit a claim online and provide basic identification or documentation to have the funds returned to you.



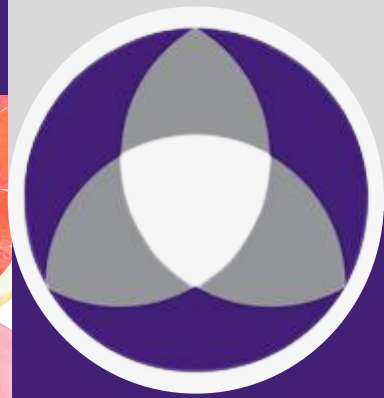
NOTICE OF FEE SCHEDULE CHANGE

Service Charges and Fees

As part of our ongoing commitment to providing quality, competitive products and services, we periodically review and adjust our fee structure. Effective September 1, 2026, select fees will be updated. These changes are intended to help us continue delivering the value and service our members expect. Please review the updated fee schedule for additional details.

Overdraft Protection Program	
Overdraft Automatic Transfers	\$5.00 / Item - 3 Free / Month
Courtesy Pay	\$30.00 / Item
Negative Balance Fee	\$5.00 / Item
Counter Checks	
1 Sheet Min. - 2 Sheet Max.	\$5.00 / Sheet
Certified Cashier's Check	\$5.00 / Check
Third Party Corporate Checks	\$5.00 / Check
Money Orders	\$3.00 / Item
Draft Check Copies	\$5.00
Check Cashing for Non-Members	
On-Us Items Only	\$5.00 / Item (\$1,000 Maximum)
Wire Transfers	
Domestic (Incoming)	\$20.00
Domestic (Outgoing)	\$30.00
International	\$40.00
Account Reconciliation / Research	
All / Part of an Hour (1 Hour Minimum)	\$25.00 / Hour
Statement Copy or Activity Printout	\$5.00 / Statement Month
Paper Statement	\$3.00
Stop Payments	
Check / ACH / Electronic Debit	\$15.00 / Item
Money Order (Lost / Replaced Only)	\$7.00 / Item
Abandoned Account Processing (Escheatment)	\$200.00
Garnishment / Levy Processing	\$100.00
Early Membership Closure	
Closed Par Value Share Within 90 Days of Opening	\$20.00
Return Item	
Overdraft Due To Insufficient / Uncollected Funds	\$30.00 / Item
Return Check / Money Order / Origination	\$25.00 / Item
Bad Address / Undeliverable Mail	
After 30 Days of Notification or Forwarding Time Expired	\$5.00 / Monthly
Inactive Par Value Share Account	
Inactive for 12 Months & Balance < \$50	\$5.00 / Month
VISA® Prepaid Gift Card®	\$3.00 / Card
VISA® Debit Card	
Replacement Fee (Per Card)	\$10.00
Expedited Card Fee	\$30.00
Foreign ATM Fee	\$3.00
VISA® Credit Cards	
Replacement Fee (Per Account)	\$25.00
Expedited Card Fee	\$30.00
Loan Services	
Guaranteed Asset Protection (GAP)	\$600.00
Mechanical Repair Coverage (MRC)	Quoted Rate
Debt Protection - Life, Disability, Involuntary Unemployment	Quoted Rate
Mortgage / Home Equity Origination	\$600.00 / Application
Personal Loan Origination Fee	\$150.00 / Application
Repay	
ACH Payment (Self-Service)	Free
ACH Payment (Phone Assistance)	\$5.00
Debit Card Payment (Self-Service)	\$10.00
Debit Card Payment (Phone Assistance)	\$15.00
Skip-A-Pay	\$35.00

Maximum two skips per 12-month period. Making consecutive skips is prohibited. Interest continues to accrue.



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

