

Frick Bits

Spring 2026

WELCOME TO SMARTER BANKING!



As of April 1st, 2026, we have officially transitioned to a new core banking system. You may be wondering what this means and how it will impact you as a member.

The great news is that this upgrade will allow us to serve you more efficiently while also opening the door to exciting new banking enhancements. It will make managing your accounts easier, faster, and more convenient than ever before.

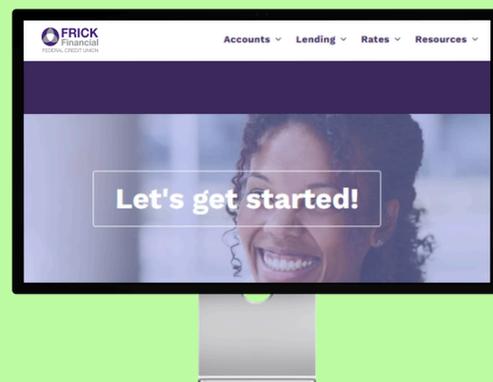
We understand that change can be challenging, and it's normal to feel a little overwhelmed when things look different at first. Please know that our team is here to guide you through every step of this transition. We are committed to ensuring that no one feels confused or frustrated as we move forward together.

NEW WEBSITE & ONLINE BANKING

One of the main things you might notice is our brand new website. It was designed to be more user-friendly and easier to navigate, with helpful tools such as a Financial Calculator and a Savings Calculator to help you plan and manage your finances.

Our online banking has changed as well. As part of our recent system upgrade, you will see an Invalid Login Notice when accessing your online banking account. This message is expected during the transition. Your current username will remain the same, but you will be prompted to reset your password.

Beginning April 1st, your temporary password will be the last four digits of your Social Security number. Once verified, you will be required to create a new password for your account.



NEW MOBILE APP

As part of our recent core conversion, we are excited to introduce our brand new mobile app. The version of the mobile app you are currently using is no longer functional and will need to be removed from your device. To continue accessing your accounts through mobile banking, please delete the old app and download the new "Frick Financial Federal Credit Union" app. The updated app is available in both the Apple App Store and the Google Play Store for Apple and Android devices. Once you have downloaded the new app, you will need to sign in using your new login credentials.

it's a girl



MEET PENNY!

We're thrilled to introduce Frick's new AI assistant, Penny! You'll find Penny in the bottom right-hand corner of our redesigned website, ready and waiting to help answer your questions.

Penny was thoughtfully built by our team here at Frick and is powered to deliver helpful and accurate information when you need it, with support available around the clock, 24/7. Whether you're looking for information about our services, need help navigating the site, or just have a quick question, Penny is ready to assist!



Calvary Chapel Reality Fair



Frick recently partnered with Calvary Chapel Christian School District to host a Financial Reality Fair for students in 6th through 12th grade. As part of the event, students researched careers they are interested in pursuing after graduation and worked with the starting salary for those professions to build a realistic monthly budget. They navigated common expenses such as housing, transportation, food, and savings, giving them a practical look at how financial decisions impact everyday life.

This event would not have been possible without the support of many community partners and volunteers who gave their time to help guide students through each budgeting station and share their knowledge. We're grateful for the community members who stepped in to make the experience engaging and informative for the students. A sincere thank you to CHROME, BVA Federal Credit Union, Allied Solutions, Online Transport, and the volunteers from Calvary Chapel for helping make the Financial Reality Fair a success.

YOUTH MONTH

\$25 MATCH

April is recognized as Credit Union Youth Month. A time dedicated to helping young members build strong financial foundations. Some of the best financial lessons start right at home with simple conversations and hands-on activities

A fun project families can try together is helping your child create a small savings goal. Whether it's for a new toy, a game, or a special outing, encourage them to set aside a little money each week and watch their progress grow. Activities like using a piggy bank, making a simple savings chart, or even having kids help sort coins can make learning about money both fun and meaningful.

To celebrate Youth Month and encourage young savers in our community, Frick Financial is excited to **match \$25 on any youth account opened during the month of April.** It's the perfect opportunity to give your child a head start on saving and help them begin building smart financial habits that can last a lifetime!



W. Harry Springer Scholarship



We are proud to introduce our new Scholarship Program, designed to support and celebrate the accomplishments of students in our community. Named in honor of longtime Board of Directors volunteer W. Harry Springer, this award recognizes students who exemplify leadership, academic excellence, and a dedication to volunteerism and civic engagement. This opportunity is open to high school seniors, recent graduates, or the equivalent who have been members of the credit union for at least six months. Through this program, we aim to help applicants take the next step toward their educational goals while highlighting the importance of commitment, community, and financial empowerment. Applications are due May 31, 2026.

- 1st Place - \$2,500**
- 2nd Place - \$1,500**
- 3rd Place - \$1,000**



Scan here to view application along with application requirements.

Board of Director Candidates



2026 Board of Directors Election Notice

The Frick Financial Federal Credit Union Nominating Committee has completed its nominations for the Board of Directors. There are two seats available for three-year terms, and the following candidates have been nominated, vetted and eligible to serve:



Cory L. Grandel - Incumbent

I, Cory L. Grandel, respectfully seek reelection to the Board of Directors of Frick Financial Federal Credit Union. I have been a member in good standing for 29 years and have served as Treasurer on the Board since May 2023. I hold a Bachelor's degree in Finance with a focus in Banking and Economics from Waynesburg University and bring 30 years of experience in the financial industry as Senior Wealth Advisor at Grandel Financial. In addition, I have a strong commitment to public service, having served five terms as Greene County Treasurer and 20 years on the Board of Directors for the United Way. I am dedicated to supporting the credit union's mission and look forward to continuing to serve our members.



Jason Adams

I, Jason Adams, am a 52-year-old attorney practicing in Uniontown, Fayette County, Pennsylvania. I have resided in Smock, Fayette County for the past ten years and have been a member of Frick Financial since 2015. I received my law degree from West Virginia University in 2000 and practice in estate planning and administration, real estate, and business law. I have conducted closings for numerous mortgage companies and banks and assisted in forming multiple corporations and limited liability companies. I also hold a Bachelor's degree in Finance from Duquesne University.

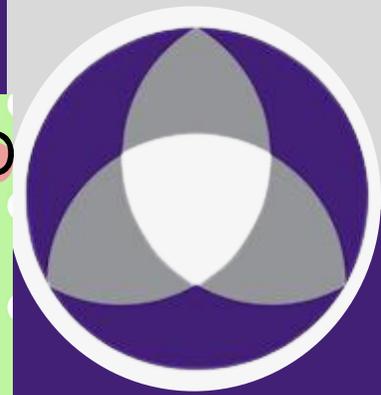
The nomination period has now ended. As there are only two candidates for the two available seats, no vote will be necessary. Both nominees will be elected by acclamation at the Annual Meeting. In accordance with our bylaws, nominations from the floor will not be accepted.

Last Call to RSVP to our Annual Meeting!

All members are invited to join us for our 64th Annual Meeting. Attendees will enjoy a complimentary breakfast buffet, receive free Frick swag, and be entered for a chance to win door prizes. Breakfast will be followed by a brief business meeting to review the credit unions progress over the past year and share our plans for the years ahead. The last day to RSVP is April 17, 2026.

- May 2, 2026**
- 10 A.M.**
- The Historic Summit Inn**
101 Skyline Dr, Farmington, PA 15437
- \$12 Per Member and Per Guest**





Keep Your Account Active

In accordance with the PA Abandoned Property Law (Escheat), any account that has been inactive for a period of three years or more must be reported to the Commonwealth of Pennsylvania's Bureau of Unclaimed Property. When this happens, the remaining funds are transferred to the Pennsylvania Treasury for safekeeping. While the money is still yours and can be claimed at any time, the process to recover it can take additional time and paperwork once it has been turned over to the state. The best way to avoid this is to simply keep your account active. Making a small deposit or withdrawal, logging into online or mobile banking, cashing a check, or contacting us about your account are all easy ways to show activity. Keeping your contact information current is also important, especially if you move. A few quick steps each year can help ensure your funds remain secure, accessible, and right where they belong, with you and your credit union.

Pinning Together



Frick took part in the Beaver Valley Chapter Annual Bowl-a-thon in support of the CrossState Credit Union Foundation. This year, Frick had three teams participate in the event, joining others from across the credit union community for a day of friendly competition. This year, a total of \$12,275 was raised. The funds raised will help the CrossState Credit Union Foundation continue its mission of strengthening the credit union movement. This includes expanding valuable resources for credit unions, promoting and improving financial literacy in the communities they serve, supporting smaller credit unions, and creating opportunities for professional development within the industry. In addition, a portion of the funding contributes to disaster relief efforts.

Holiday Closures

Memorial Day - May 25, 2026

Juneteenth - June 19, 2026

Labor Day - September 7, 2026

Lost in Transit

Keeping your contact information current is an important part of maintaining your account. If the address we have on file is no longer valid and mail sent to you is returned to us, your account will be noted for having a bad address.

If this happens, Frick will attempt to contact you to let you know that your address needs to be updated. From there, there will be a 30 day period for you to provide us with your correct mailing address so we can update your account.

If the address is not updated within those 30 days, a \$5 monthly fee will be applied until the address is corrected.

Having an invalid address on your account can also lead to service interruptions. In some instances your debit card may be frozen, which can limit or temporarily interrupt your ability to use it. This is why it's important to ensure that your address is always accurate and up to date.

If you believe your address may have changed or needs to be updated, please contact us as soon as possible so we can assist you. Keeping your information current helps ensure you continue to receive important paperwork and communications.



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

