



Frick Bits

Winter 2025

MAJOR UPGRADES AHEAD

To better serve our members, Frick Financial Federal Credit Union will be completing a core processing system upgrade at the end of March 2026. This upgrade is an important step forward in strengthening the way we support you every day. By enhancing our internal systems, we'll be able to offer improved technology, greater efficiency, and an overall better banking experience.

As part of this transition, we're also excited to roll out several new enhancements designed with you in mind. Some of the most noticeable updates will be our brand-new, modern website along with a new mobile banking app, built to make managing your finances easier, faster, and more convenient.

These improvements reflect our ongoing commitment to grow, evolve, and provide the high-quality service our members deserve. We're grateful for your continued trust in us and look forward to sharing these exciting updates with you as we move into this next chapter together.



UPCOMING CLOSURE

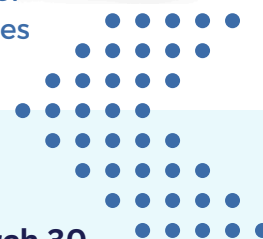
Frick Financial Federal Credit Union will be **CLOSED** on **Monday, March 30, and Tuesday, March 31, 2026**, to complete our system conversion. We will also close early at **4:00PM** on **Friday, March 27**.

During this transition period, access to online banking, mobile banking, and certain electronic services will be temporarily unavailable. We encourage members to plan ahead for their financial needs prior to the closure dates to help minimize any disruption.

REOPENING

We look forward to welcoming members back on **Wednesday, April 1, 2026**, for our reopening and the launch of our upgraded system.

We appreciate your patience and understanding as we complete this important upgrade. These enhancements will strengthen our ability to deliver secure, reliable, and convenient financial services for years to come.





We'll Miss You, Jenny!

We are honored to celebrate Jenny as she embarks on her well-deserved retirement! Since joining Frick Financial in 2012, Jenny has become a familiar and welcoming face to our members. Many of you know her by name, and she has built lasting relationships with those she helps. Her dedication, kindness, and steady presence have left a lasting mark on our credit union, and she will be missed by both our team and our members. Please join us in wishing Jenny all the very best as she enjoys this exciting new chapter in her life!

Meet Our Team



Michael King

We're excited to welcome Michael King back to Frick Financial following our recent merger with APS Federal Credit Union. Many of you may remember Michael from his time with us between 2015 and 2018, when he served as a Member Service Representative in Uniontown and later as a Loan Officer in Washington. Now, Michael returns in a new role as Manager of Operations, and we couldn't be happier to have him on the team again. Michael brings a wealth of experience, including serving as CEO of APS Federal Credit Union, where he guided the organization through important growth and change. He's passionate about streamlining processes, supporting our employees, and helping members get the most out of their financial journey. Outside of work, Michael enjoys exploring the world of finance, cars, and technology. Whether it's the latest gadget, a new financial idea, or something with an engine, you can count on his curiosity and energy.

Ryan Gallagher

Man first stepped on the moon on July 20, 1969. Exactly ten years later, on July 20, 1979, Ryan was born. As Ryan likes to claim, some still debate which was a more significant milestone for mankind. We are excited to welcome the newest member of the Frick Financial family, Ryan, who joined the credit union on January 2, 2025. Originally from Bethel Park, Ryan earned his MBA and discovered his passion for banking. During the 2009 housing market crisis, he traveled across the country helping homeowners remain in their homes an experience that deeply shaped both his career path and his commitment to serving others. Ryan is enthusiastic about this new chapter and proud to be part of the Frick Financial team. He looks forward to his new endeavors and is honored to join the Frick family.



Looking Ahead To A Bright 2026

Thank you for being a valued member of our credit union. We sincerely appreciate your continued trust and loyalty. As we welcome the new year, we wish you and your family good health, happiness, and continued success. It is our privilege to serve you, and we look forward to supporting your financial goals in the year ahead.

WINTER GEAR DISTRIBUTION



This year, we joined our community in collecting supplies for Growing Up Greene's 6th Annual Winter Gear Distribution. The mission of this drive is to ensure every child has the winter essentials they need to stay warm. Thanks to the generosity of donors throughout the county, Growing Up Greene provided winter gear to 1,041 children this year. At Frick, we collected hats, scarves, socks, and gloves to contribute to the effort. We are incredibly grateful to everyone who donated and supported this meaningful cause. Thank you to our community for coming together, and thank you to Growing Up Greene for organizing programs that make such a positive impact.

FILING YOUR 2025 TAXES

As 2025 comes to a close, it's a great time to start gathering everything you'll need to file your taxes. Having your documents organized can make the process faster, easier, and help you avoid missing any important deductions or credits. Key items to collect include:

- Income documents: W-2s, 1099s, and any other statements showing income you received.
- Bank and investment statements: 1099-INT, 1099-DIV, and year-end statements for interest, dividends, or capital gains.
- Deductible expenses: Receipts or records for mortgage interest, medical expenses, charitable donations, and business-related costs if applicable.
- Other relevant documents: Social Security statements, education-related forms (like 1098-T), and health insurance information.

You can still make final contributions to your IRA for the 2025 tax year up until you file your federal income tax return. This is a great opportunity to maximize your retirement savings and potentially take advantage of tax benefits before the deadline. If you have questions or would like assistance with making a contribution, our team is happy to help.

DO YOU LOVE YOUR CREDIT UNION?

We want to hear about it! Share your story and help spread the word by sending us a quick testimonial. If you're interested, please send an email to bchristoff@frickfin.org. We can't wait to hear from you!

TOYS FOR TOTS



Our Toys for Tots bins were overflowing this holiday season! Thanks to the generosity of our members, we were able to donate a remarkable number of toys to the Toys for Tots program. Operated by the U.S. Marine Corps Reserve, Toys for Tots works each year to bring holiday joy to children in need. We sincerely appreciate everyone who contributed. Your kindness and compassion make a meaningful difference in the lives of the children who receive these gifts.

SIGN UP FOR ESTATEMENTS

As of December 1, 2025, a modest \$3 monthly fee now applies to paper statements. To avoid this fee, you can switch to **FREE** eStatements through our online or mobile banking. Online banking provides a faster and more convenient way to access your account information.

Enrolling is easy: simply log in, go to "Statements," and select eStatements.

If you have any questions or need assistance setting up eStatements, our team is happy to help, stop by any branch, call us at 800-SAY-FRICK, or email info@frickfin.org.

HOLIDAY CLOSURE

Martin Luther King Jr. Day
January 19th, 2026
President's Day
February 16th, 2026

Board of Director Nomination Information



The Nominating Committee of Frick Financial Federal Credit Union hereby opens nominations to the Board of Directors for the upcoming election cycle for 2026.

This nomination period is for two (2) seats on the Board of Directors for a three-year term. The individuals currently holding the seats and who remain eligible to seek nomination and election are Cory Grandel and Scott York.

The deadline to submit a nomination to the nominating committee is 5:00 PM on January 31, 2026. Visit our website at www.frickfin.org for complete details.

Member Qualifications

A member who is interested in being nominated to serve on the Board must meet the qualifications stated below.

In addition, a member must complete the nomination form (printable from our website) and include a biography of no more than 100 words.

1.) A nominee must be a member in good standing for at least 12 months prior to being submitted for nomination. A member in good standing means:

a.) All loans with the Credit Union are current.

b.) The Credit Union has suffered no losses as a result of the charge off or discharge in bankruptcy of any loans or other obligations to the Credit Union.

2.) The nominee must consent to a credit report and background check, as permitted by law, and the nominee must be bondable.

3.) The nominee's background and experience demonstrate an ability to interpret financial statements and assess business performance.

4.) The nominee has experience with community organizations or service clubs.

5.) The nominee demonstrates an understanding of the mission and structure of credit unions.

6.) A nominee may not be an employee of the credit union. Former employees are not eligible for nomination until 18 months from their separation from the credit union.

7.) A nominee may not be an immediate family member of an employee or current volunteer.

8.) A nominee must interview with the Nominating Committee to review the nominee's background, skills, and experiences.

Please email completed nomination forms, biographies, and questions to boardnominations@frickfin.org



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



SAVE THE DATE
64th Annual Meeting

May 2, 2026

The Summit Inn

10am

\$12 Per Person

RSVP To Our Annual Meeting!

Join us for our 64th Annual Meeting on Saturday, May 2, 2026, at the Historic Summit Inn. Our delicious breakfast buffet will begin at 10:00 AM, followed by a brief meeting reviewing our credit union in 2025 and what to look forward to in 2026. Primary members in attendance will be eligible to vote in the Board of Directors election following the meeting. Door prizes will be given out and everyone will leave with some Frick swag! Tickets are \$12 per member and guest. Reservations can be made in our branches or over the phone before April 17, 2026. We hope to see you there!