



# Credit Union Quarterly

October 2011

Volume 4 Number 4

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## Contact Us

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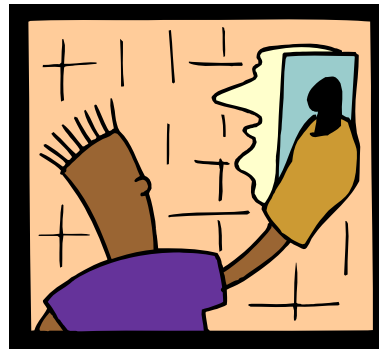
Robert Johns,

## International Credit Union Day

**Thursday, October 20, 2011 is International Credit Union Day. Join us in either office to help us celebrate Credit Unions Building a Better World. You can also take part in our donation scavenger hunt the week of 10/10-10/14. Log on to our Facebook page to find each day's clue. You could win a Dunham's Sport Store gift card valued at \$200.00!**

## Franklin Remodeling

**Have you noticed the mess and noise in the Franklin office? We are in the process of remodeling the lobby to give you, our members, more room and more privacy to complete your transactions. Stop in the first week of November to see the completed project!**



## ATM Fees

Do you know that most banks and credit unions charge you a fee to use your debit card at foreign ATMs? Not at Franklin-Oil Region Credit Union. You can use your Visa debit card at any ATM or store with no fee.\* Have questions? See one of our member service representatives for more details.

\* The bank or credit union operating the ATM may charge you to use their machine.

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Supervisory

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Supervisory

Susan Williams,  
Supervisory

### Office Hours

Mon. thru Thurs.  
9-5

Friday 9-6

### Locations

101 N. 13<sup>th</sup> Street  
Franklin, PA  
16323

25 E. 1<sup>st</sup> Street  
Oil City, PA 16301

### Holidays

Monday,  
October 10, 2011:  
Columbus Day

Friday, November  
11, 2011:  
Veteran's Day

Thursday,  
November 24,  
2011:  
Thanksgiving Day

Monday,  
December 26,  
2011:  
Observation of  
Christmas

## Funds Availability

If your check is put on hold you are entitled to **\$200.00** the next day. New members, accounts less than 90 days old, are the exception. Please contact a credit union representative for further questions.

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## Account Security

You can now password-protect your accounts. The next time you call or stop in let us know if you would like to place a password on your account. Once you have done this, we will ask you to verify your password before we process any transactions on your account. Please contact a credit union representative with further questions.



## Christmas Loans

It's that time again. Stop in to the Oil City or the Franklin office to apply for your Christmas loan today! (Also, don't forget to take advantage of our Christmas club so next year you won't need a loan!)

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## Candy Cane for a Candy Cane

Starting the day after Thanksgiving, when our youth members 10 and under come in to either office they will receive a blank paper candy cane to color. Once the candy cane is brought back to the office, each youth gets to exchange his or her paper candy cane for a real one and a chance to win a \$25.00 Visa gift card! The winner will be drawn on Christmas Eve. Good luck to all who participate!



# 66 Ways to Save

## Auto Insurance:

16. You can save several hundred dollars a year by purchasing auto insurance from a licensed, low-price insurer. Call your state insurance department for a publication showing typical prices charged by different companies. Then call at least four of the lowest-priced, licensed insurers to learn what they would charge you for the same coverage.

17. Talk to your agent or insurer about raising your deductibles on collision and comprehensive coverage to at least \$500.00 or, if you have an old car, dropping this coverage altogether. This can save you hundreds of dollars on insurance premiums.

18. Make certain that your new policy is in effect before dropping your old one.

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The teenager lost a contact lens while playing basketball in his driveway. After a brief, fruitless search, he gave up. His mother took up the cause and within minutes found the lens.

"How did you do that?" he asked.

"We weren't looking for the same thing," she explained. "You were looking for a small piece of plastic. I was looking for \$150."

