



# Member Newsletter

## We're Changing Our Hours!

Beginning April 29<sup>th</sup>

MONDAY 9:00AM TO 4:30PM

TUESDAY 9:00AM TO 4:30 PM

WEDNESDAY 9:00AM TO 4:30PM

THURSDAY 9:00AM TO 4:30PM

FRIDAY 9:00AM TO 6:00PM

## April is Youth Month!

Our young members have limitless potential, and financial education can be instrumental in helping them achieve it. This April, we are celebrating National Credit Union Youth Month. Together we can set our young members on the path to financial education, understanding and security.

Join us for our annual youth party at Skate Capital in Seneca, PA on April 17th from 6-8pm. This event is free for members and they can bring a guest for only \$2. Everyone who attends will receive a free prize. Food will be provided.



## Spring Loan Program

### Signature Loan Special

For all signature loan applications taken during the months of **April and May**, we will offer an additional 1% off of our already low signature loan rates.

Rates as low as **6.75%** APR\* with monthly automatic deduction from FORCU share or share draft account.

### Everyday Low Auto Loan Rates

Rates as low as **2.75%** APR\* with monthly automatic deduction from FORCU share or share draft account.

\*APR=Annual Percentage Rate. All loans are subject to credit approval.

May not be used to pay off current FORCU loans. Other terms may apply.

Rates and information are subject to change at any time.



## News Highlights

New Hours, Youth Month, Spring Loans [P. 1](#)

New CEO Announced, Celebrating 45 Years [P. 2](#)



### Home Equity Loan Promotion

Need to do some home improvement? Want to consolidate your debt? Spring into savings with our new Home Equity Special for **May and June**.

With rates as low as **3.69%** APR\* for 7 years.

\*APR=Annual Percentage Rate. Up to 80% Loan-to-Value. A minimum of

\$10,000 in new money. Repayment example: monthly payment for each

\$1,000 borrowed at 3.69% APR for 84 months is \$13.53. Payments do not

include debt protection. May not be used to pay off current FORCU loans.

Other terms may apply. Rates and information are subject to change at any

time. Subject to credit approval.

## \*IMPORTANT NOTICE\*

Effective 6/1/19 we will no longer be sending notices for overdrafts, courtesy pay or non-sufficient funds.

## New CEO Announced

The Franklin-Oil Region Credit Union is celebrating our 45th year of serving approximately 7,600 members in Venango County with the announcement of our new Chief Executive Officer Karen Baldwin. Karen is a strong, seasoned financial services professional with a value-driven leadership style. Operating a credit union is challenging and demanding at times and requires dedication and commitment from all involved.

Baldwin stated, "I am excited to join a team that truly cares about the members, as well as the community it serves."

Baldwin and her husband are both natives of Titusville. They have three children and a granddaughter who Karen refers as, "the light of their life." They enjoy participating in community events as well as spending time with friends and family.

Franklin-Oil Region Credit Union mission is to meet members' financial needs through quality service at the best value while maintaining financial stability. With locations in Oil City and Franklin, membership to Franklin-Oil Region Credit is available to anyone who lives, works, worships, volunteers, attends school, or owns a business in Venango County.

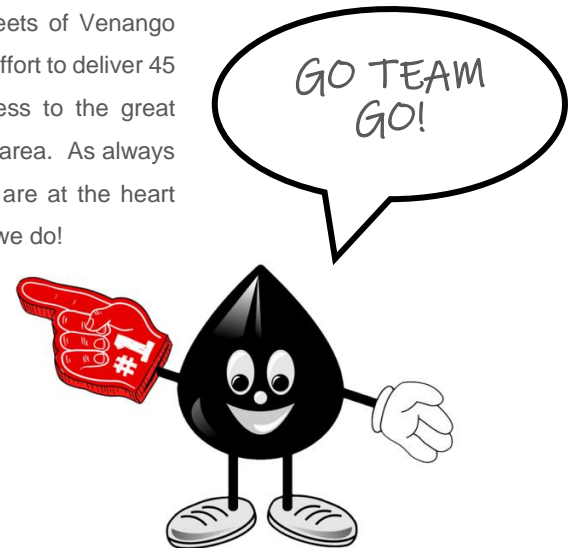


## FORCU Celebrating 45 Years of Serving Our Community

We will be headed out into our community to perform 45 acts of kindness over the course of 45 days this spring!!!

Understanding the community we serve is at the core of who we are. We here at Franklin-Oil Region credit union are dedicated to the support of our local community. In addition to the numerous sponsorships of local events and fundraisers, our employees take pride in the number of volunteer hours we contribute. We have created "Team Franklin", a group of employees who congregate once a month on a surprise campaign to give back to the community.

In just this past year, "Team Franklin" has paid for vet bills, medicine, gas, and numerous surprise donations as well as giving to families who are in need. In celebration of our 45 year anniversary we will be hitting the streets of Venango County in an effort to deliver 45 acts of kindness to the great people of this area. As always our members are at the heart of everything we do!



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