



Holiday Closings

Our branches will be closed in observance of the following holidays:

- Thursday, July 4th
Independence Day
- Monday, Sept. 2nd
Labor Day

Visit us 24/7 at
www.for-cu.com or
download our free mobile
app and access your
accounts on go!

Tickets Available!

Waldameer & Water World

\$36.50 per ticket
Priced \$41.50 at the gate for
over 48" and
\$31.50 for under 48"

Kennywood

\$32.00 per ticket
Priced \$54.99 at the gate for
over 46" and
\$33.99 for under 46"

*Must have a membership at
Franklin-Oil Region Credit Union
to purchase tickets at the
discounted rates.



FRANKLIN \$UPER \$AVER

Calling all kids!

Do you have your eye on something awesome this summer? Maybe a new bike or video game? Are you having trouble saving for it? Well, Super Saver is here to help! Just stop in to either of our two locations and make a deposit of at least \$5.00 in to your juvenile account and we'll get you started with the first punch on your very own Super Saver card. For each day you stop in with your card to deposit at least \$5.00, we'll give you another punch. After 10 punches, you'll receive a prize and once you've completed 5 cards, you'll receive a Super Prize.

Remember kids...you must be present with your card to receive your punches. So put on your capes and put those Super Saver powers to use today!

*Must qualify for credit union membership. Other terms and conditions may apply. Call or stop in for more details.
Federally Insured by NCUA.

What's in this issue?

- Page 1 - Holiday Closings
Tickets Available
Franklin Super Saver
Thank You To Our Members
Credit Union Trivia
- Page 2 - A Goal Without a Plan...
Important Notice
Protecting Your Identity
Join Us - Annual Meeting

Thank You To Our Members

The staff and volunteers at Franklin-Oil Region Credit Union would like to take this opportunity to sincerely thank our members for your continued support. This year marks our 45th anniversary. From a handful of steel workers to over 7,400 and growing, we couldn't have done it without you.

We will continue to do our very best to serve our members and always live by the credit union philosophy of "People Helping People."

Here's to another 45!!

Thank you!



Credit Union Trivia
Ironically, the first credit union
chartered in the United States has
"Bank" in its name.

A GOAL WITHOUT A PLAN IS JUST A WISH.

-Antoine De Saint Exupery

Financial goals aren't always easy to achieve, but Franklin-Oil Region Credit Union is here to help you get one step closer to your saving success. By depositing a little money from each pay in to one of our special Club Accounts, you can watch your savings start to grow!

Don't currently have a Club Account? Visit either branch to start yours today.



Important Notice

As a reminder, we will no longer be mailing receipts for overdrafts, courtesy pay or non-sufficient funds.



Protecting Your Identity

While identity theft can happen to anyone, there are several easy steps you can take to avoid putting yourself at risk.

One of the easiest steps you can take is to always create strong passwords that contain letters, numbers and symbols. The stronger your password, the less likely someone will guess it.

Next, shred all unnecessary documents that contain account numbers or other personally identifiable information. Unfortunately, a thief will dig through trash just to look for this type of information.

Beware of phishing scams. Any email seeking your account number or other personal information is an immediate red flag. Financial institutions, credit card companies, the IRS and other companies like these will never ask you for this type of information. If you are ever questioning an email, contact the company directly using a phone number you have obtained yourself. Never click on any links within a suspicious email.

And finally, review your credit report for accuracy at least once a year and report any inaccuracies to the credit bureau. If you feel your identity may have been stolen, place a fraud alert on your credit report. You only have to call one of the three major credit bureaus and they will notify the others.

There are many other ways to protect yourself against identity theft including credit monitoring plans from identity protection companies. It's important for you to do all you can to protect your identity.

For more information, check out the "Trusted Resources" page on our website.

JOIN US!

ANNUAL MEETING
September 14, 2019
9AM - 11AM

Franklin-Oil Region Credit Union members are cordially invited to attend our 45th annual meeting at Galloway United Methodist Church, 196 Seysler Road, Franklin, PA 16323.

This meeting is an opportunity for members, staff and volunteers to hear an overview of our accomplishments from the previous year. We will also give you an overview of our future plans for the credit union and conduct elections of our Board of Directors. Breakfast will be provided and we'll be giving away lots of prizes. Please make sure you RSVP by calling or stopping in to either branch by August 23, 2019. We hope to see you all there!

Franklin Address

101 North 13th Street
Franklin, PA 16323
Phone - 814-432-4091
Toll Free - 800-730-7771

Oil City Address

25 East First Street
Oil City, PA 16301
Phone - 814-676-4504
Toll Free - 855-288-7182

