

Issue

03

Fall
2019



Franklin-Oil Region
Credit Union

News F.O.R. You

A Newsletter, not a Snoozeletter!

Holiday Closings

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

Monday, October 14th
Columbus Day

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Monday, November 11th
Veteran's Day

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Thurs., November 28th
Thanksgiving

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Fri., November 29th
Open until Noon

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Tuesday, December 24th
Christmas Eve
Open until Noon

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Wed., December 25th
Christmas Day

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Tuesday, December 31st
New Year's Eve
Open until Noon

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



Borrow up to \$3,000 F.O.R. Your Holiday

This year, Franklin-Oil Region Credit Union wants to make your holiday season even better by offering the ultimate low-rate Holiday Loan.

From now through December 31st, 2019, our 12-month Holiday Loan up to \$3,000 is available to qualifying applicants at 3 incredibly low rates. Call, stop in or apply online today!

October Rate - 4.99% APR*

November Rate - 5.99% APR*

December Rate - 6.99% APR*

*APR = Annual Percentage Rate. All loans are subject to credit approval. Repayment example: Monthly payment for each \$1000 borrowed at 4.99% is \$85.60. Payment does not include debt protection. May not be used to pay off current FOR-CU loans. Other terms and conditions may apply and are subject to change at any time.



Federally Insured by NCUA

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Follow Us on Facebook

'Tis the Season to Skip-A-Payment!

Skip your November or December loan payment on qualifying Franklin-Oil Region Credit Union loans with our holiday Skip-A-Payment program.

Skip-A-Payment cards along with the \$35 fee per loan payable to F.O.R.C.U. must be received by the Credit Union at least 3 business days prior to the loan due date or payroll deducted payment to take advantage of this offer. Terms and conditions apply. Please see a Credit Union representative for more information.

Thanksgiving Trivia

Each year, Americans spend nearly a billion dollars on Thanksgiving turkeys.

During the first three-day Thanksgiving feast in 1621, turkey may have been eaten, but venison was actually one of the main dishes.

It wasn't until Abraham Lincoln declared Thanksgiving a national holiday in 1863 that turkey became the meal of choice for Americans.

****Reminder****

For your safety, all Franklin-Oil Region Credit Union debit cards have daily limits in place. Please remember the following limits when preparing for your holiday shopping:

15 Transactions or \$1,500, whichever comes first.

The Credit Union's ATM limit is set at \$500, but be advised that ATM limits are set per institution and may differ.

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International Credit Union Day

We're excited to announce that Froggy radio station will be on location at our Franklin branch doing a live action broadcast from 11am-1pm on Friday, October 18th, 2019.

Join us for food, fun, prizes and more as we celebrate International Credit Union Day and our 45th anniversary.

We hope to see you there!

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****Important Notice****

In an effort to provide products and services that are more beneficial to our members, we will be discontinuing the ScoreCard Rewards Program effective January 31, 2020. Any points earned through January 31st will be available for redemption until March 31st, 2020. For more information, please speak to a Credit Union representative.

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Follow Us on Facebook

Check out our brand-new Facebook page and be the first to know about upcoming events, promotions and much more. Find us by searching for Franklin-Oil Region Credit Union and don't forget to like our page and share with your friends!

Stay Safe This Holiday Season



Holiday shopping can be many things. While some think it's fun, others think it can be overwhelming, stressful and exhausting. There is one thing, however, that your holiday shopping should always be and that is SAFE. Because the safety of our members is our number one priority, we've come up with a few tips to help you this holiday season.

First, let's talk ATMs. Day or night, when using an ATM, always be aware of your surroundings. If possible, take someone with you and only use well-lit ATMs in areas with which you are familiar. Have your card in your hand as you approach the ATM and immediately place any cash in your purse or wallet. Wait until you are in a more secure location to count the cash. When using a drive-up ATM, ensure the car doors are locked and passenger windows are rolled up. If anything seems suspicious, find another ATM.

We know there are some of you out there that still enjoy shopping in stores, and you should always plan your shopping trips with your safety in mind. If possible, shop during daylight hours and don't shop alone. If you're with someone, it's less likely you'll become the target of a crime. If you must shop after dark, make sure you park in a well-lit area as close to the store entrance as possible. And if you're alone after dark, consider walking near other shoppers in the parking lot. Pay attention to your surroundings and not your cell phone.

Shop with as little as possible and always secure what you have in a purse or wallet. Try carrying a cross-body style purse or if you're unable to carry your purse, try using the child safety belt to strap it to the cart. This will make it a lot harder for someone to grab it and run. Avoid unlit hallways or other areas of the store and never leave your cart unattended.

Now that you and your wallet are exhausted and you're ready to leave the store, keep your eyes open and your car keys in your hand. Always trust your instincts. You should never be afraid to ask someone to walk you out if you feel uneasy. Security guards and store personnel will be more than happy to make sure you get to your vehicle safely. A quick tap on your panic button will help deter unwanted visitors at the vehicle and a quick visual inspection of the front and back seat will help assure you there are no unwanted occupants inside.

These tips are not meant to scare you but to make you aware that there are ways for you to protect yourself. We here at Franklin-Oil Region Credit Union wish you and your family a safe and happy holiday season!

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