



### Holiday Closings

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

Monday, Oct. 12<sup>th</sup>

Columbus Day

~

Wednesday, Nov. 11<sup>th</sup>

Veteran's Day

~

Thursday, Nov. 26<sup>th</sup>

Thanksgiving

~

Friday, Nov. 27<sup>th</sup>

Open Until Noon

~

Thursday, Dec. 24<sup>th</sup>

Christmas Eve

Open Until Noon

~

Friday, Dec. 25<sup>th</sup>

Christmas Day

~

Thursday, Dec. 31<sup>st</sup>

New Year's Eve

Open Until Noon



### 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 31<sup>st</sup>, 2020, 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. Insured by NCUA.

### What's in this issue?

- Page 1 – Holiday Closings
- Borrow up to \$3,000 for Your Holiday!
- Home Banking Enhancements
- Page 2 – 'Tis the Season to Skip-A-Payment
- 46<sup>th</sup> Annual Meeting Update
- Dormant Account Reminder
- Visa Notice

### HOME BANKING ENHANCEMENTS

We're happy to announce we have recently made a few notable enhancements to our online banking! Now, members can not only see a summary of their Franklin-Oil Region Credit Union Visa Credit Card account, but they can also transfer payments from their FOR-CU account to these cards right from within the online banking.

Also, in addition to viewing debit card authorizations, we have added a feature that allows members to view certain pending ACH transactions such as one-time and recurring ACH payments and, in some cases, even your pending direct deposit.

Please feel free to call us with questions. We hope these enhancements make your online experience even better!

Visit us 24/7 at [www.for-cu.com](http://www.for-cu.com) or download our free mobile app to access your accounts on the go!

## '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.

Your completed Skip-A-Payment application, 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 prior to the first payment scheduled to be deducted from your pay to take advantage of this offer.

The application is available for download on our website and is also available at each branch.

Some terms & conditions apply. Please note that loans previously deferred due to a COVID-19 hardship do not qualify for this offer.

Please see a Credit Union representative for more information.

## 46<sup>TH</sup> ANNUAL MEETING

UPDATE

**Meeting Date: October 24, 2020 9AM – 10AM**

With our 46<sup>th</sup> Annual Meeting just a few weeks away, we'd like to update those who RSVP'd that they will be attending. Due to social distancing restrictions, the meeting will be held in the parking area at Galloway United Methodist Church, 196 Seysler Road, Franklin, PA 16323.

The meeting this year is going to be a little different. Upon arrival, we'll have you sign in and receive your meal ticket at a designated area. To help mitigate the spread of COVID-19, we will not be using tables and chairs. Our agenda will include roll call, reading and approval of the minutes from last year's meeting, reports from the Board Chair, Treasurer and Supervisory Committee Chair, unfinished business, new business and elections. This year, there are four (4) terms expiring on the Board of Directors and one (1) term expiring on the Supervisory Committee. The following five (5) incumbents have been selected for re-election by the nominating committee: Robert Johns, Lorelie Graham, Steve Hughes and Joyce Luton for the Board of Directors and Daryl DeAngelis for the Supervisory Committee. Additionally, Mary K. Serafin and Karen Baldwin were previously appointed to fill two vacancies. Mary K. has been selected by the nominating committee for election to the Supervisory Committee and Karen to the Board of Directors.

Once the meeting is adjourned, we will have a designated area for you to pick up your to-go breakfast along with a little something special from us to you.

If you have any questions, please give us a call. We can't wait to see you there!!

## DORMANT ACCOUNT REMINDER

A dormant account occurs when there is no activity on an account for at least 12 months. Once an account has become dormant, it is assessed a \$5.00 monthly fee. After 3 years with no activity, we are required by law to escheat any remaining funds to the state.

To avoid this monthly fee and eventual escheat to the state, please conduct at least one transaction in the form of a withdrawal, deposit or loan payment, each year. Also, keeping your contact information up to date is very important to ensure you are receiving your periodic statements as well as other Credit Union correspondence. If you think your account might currently be dormant or if you have any other questions, give us a call today!

Effective February 1, 2021, your Franklin-Oil Region Credit Union Visa Credit Card will no longer provide Auto Rental Collision Damage Waiver (ARCDW). All other card benefits will remain in place.

Franklin Address  
101 North 13<sup>th</sup> 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