

Issue

70

Summer



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, July 5th
Independence Day

Monday, Sept. 6th
Labor Day

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### 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 questions, give us a call today!



### What's in this issue?

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**BEAT THE HEAT**

**WITH OUR INCREDIBLY LOW**

**AUTO LOAN INTEREST RATES!**

**FOR A LIMITED TIME, RECEIVE .50% OFF OUR ALREADY**

**LOW AUTO LOAN RATES FOR PURCHASES AND REFINANCES**

**FROM OTHER FINANCIAL INSTITUTIONS.**

**INTEREST RATES AS LOW AS 2.00% APR\*!!**

\*APR = Annual Percentage Rate. Promotion is valid July 1, 2021 until August 31, 2021. All loans are subject to credit approval. As low as rate based on 24-month term and 2019 and newer model years. Other rates and terms available based on creditworthiness. Offer valid on new purchase loans and refinances from other financial institutions. Must be at least \$7,500 in new money. No additional rate discounts can be applied. Repayment example: Payment of \$42.55 per \$1,000 borrowed at 2.00% APR for 24 months. Payments do not include Debt Protection, GAP or Mechanical Repair Coverage. Membership eligibility required. Other restrictions may apply. Federally insured by NCUA.

|                                                                                                                                     |                                                                                                                        |
|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Franklin Address<br>101 North 13 <sup>th</sup> Street<br>Franklin, PA 16323<br>Phone – (814) 432-4091<br>Toll Free – (800) 730-7771 | Oil City Address<br>25 East First Street<br>Oil City, PA 16301<br>Phone – (814) 676-4504<br>Toll Free – (855) 288-7182 |
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Federally Insured by NCUA

You must **gain**  
control over your  
money or the lack  
of it will forever  
**control** you.

~Dave Ramsey~



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!

Exciting  
Announcements!

We've upgraded our  
online banking  
security to include  
multi-factor  
authentication!

## JOIN US FOR OUR 47<sup>TH</sup> ANNUAL MEETING!

Franklin-Oil Region Credit Union members are cordially invited to attend our 47th annual meeting on Saturday, September 18, 2021. This meeting is an opportunity for members, staff and volunteers to hear an overview of our accomplishments from the previous year. We'll also report on the Credit Union's performance and hold our annual Board of Director's election. Although we have selected the date for our annual meeting, time and location are to be determined. Please watch our website and branch communications for details coming soon! Be sure to RSVP by calling or stopping in to either branch no later than September 8, 2021. We hope to see you all there!

## WHAT WOULD YOU DO WITH THE *EQUITY* IN YOUR HOME?

From home improvements to paying for college or taking that dream vacation, make your equity work F.O.R. you with a fixed-rate Home Equity Loan from Franklin-Oil Region Credit Union. With interest rates as low as 2.44% APR\*, now is the perfect time to get started on your application! Call us to make an appointment with one of our friendly and experienced Loan Officers today!

\*APR= Annual Percentage Rate. Up to 80% Loan-to-Value. First or second lien position only. Must be at least \$5,000.00 in new money. Repayment example: Monthly payment for each \$1,000 borrowed at 2.44% APR for 60 months is \$17.73. Payments do not include debt protection. Other rates, terms and conditions may apply and are subject to change at any time. Subject to credit approval. Rates based on creditworthiness. Federally Insured by NCUA. Equal Housing Opportunity. NMLS# 646268

**PRIVACY NOTICE:** Federal Law requires us to tell you how we collect, share and protect your personal information. Our policy has not changed. You may review our Privacy Policy at [www.for-cu.com](http://www.for-cu.com) or we will mail you a copy. Call 1-800-730-7771 or 1-855-288-7182.