

Issue

77

Fall



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 17th
Columbus Day

Thursday, November 17th
Veteran's Day

Thursday, November 25th
Thanksgiving

Friday, November 26th
Open Until Noon

Friday, December 24th
Christmas Eve
Open Until Noon

Friday, December 31st
New Year's Eve
Open Until Noon



Gobble Up Some Cash

**With a Holiday Loan
from Franklin-Oil
Region Credit Union!**

From now through December 31st, 2021, our special 12-month Holiday Loan up to \$3,000 is available to qualifying applicants at three incredibly low interest rates. Call, stop in or apply online today!

October Rate - 3.99% APR*

November Rate - 4.99% APR*

December Rate - 5.99% APR*

*APR = Annual Percentage Rate. All loans are subject to credit approval. Repayment example: Monthly payment for each \$1000 borrowed at 3.99% is \$85.14. 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.

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'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 applications along with the \$35.00 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 the first automatically deducted payment to take advantage of this offer.

Applications can be found online at www.for-cu.com or by visiting either of our conveniently located branches.

Terms and conditions apply. Please see a Credit Union representative for more information.

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

~Dave Ramsey~

Federally Insured by NCUA

****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.



***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 correspondence from the Credit Union. If you think your account might currently be dormant or if you have any questions, give us a call today!

***Home Banking
Enhancements***

Franklin-Oil Region Credit Union wants you to have the safest and easiest banking experience. That's why we're happy to announce we have once again made some notable enhancements to our online banking system!

The new two-factor authentication feature adds an extra layer of security to the authentication process by making it harder for attackers to gain access to your online accounts. Now, any time you register a new device, you'll be prompted to receive a one-time code which can either be texted to the phone number you have on file with the credit union or emailed to your email on file with the credit union.

The new alert feature allows you to set up text or email notifications when a purchase or withdrawal posts to your account, when an Overdraft, Non-Sufficient Funds, or Courtesy Pay Fee is assessed, when a check hold is released and when a check clears. You can even receive a text or email alert when your account falls below a balance you set. The best part is that you choose which alerts you want to receive for each account!

In addition to being able to conduct a one-time funds transfer between your accounts, you can now choose to set up recurring transfers on a schedule you set.

As always, if you have any questions, please feel free to give us a call or stop in to either branch. We're here to help!

Christmas Club Reminder!

Did you know Franklin-Oil Region Credit Union offers an account where members can make regular contributions throughout the year to build a savings for end-of-the-year expenses? It's called a Christmas Club and funds from these accounts will be available for those who participated on November 1, 2021! Funds will be transferred to either your checking account or savings account if you do not have a checking account.

Don't have a Christmas Club yet? No problem! You can start this type of account at any time during the year. Stop in to either branch to set up the account and start saving now for next year!

***Managing Your Finances
Wherever You Are!***

Did you know that you can deposit checks, transfer funds and even pay your bills right from your smartphone? With Franklin-Oil Region Credit Union's mobile banking app, you can do all this and more right from the comfort of your own home!

If you've already registered for online banking, simply download our app from the Apple App Store or Get it on Google Play. Sign in just as you would with online banking.

Not currently registered for online banking? Visit www.for-cu.com to learn about this and all our other free and convenient electronic services.

Receiving too much mail? Don't forget to register for our convenient E-Statements!

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