

FAYETTE FEDERAL
EMPLOYEES FCU

Let us help you grow



We are excited to announce that our action plan for reopening is in progress, **but no specific date has been set yet**. The safety of our members and staff remains a top priority, so we are taking important and necessary measures to be able to move forward with in-person transactions.

We are following CDC guidelines and are working on updated procedures for members and staff. There will be additional safety measures put in place such as six-foot social distancing floor markers, plexiglass safety barriers on the teller line and a designated meeting office with a plexiglass separation. We are also continuing our increased sanitation and disinfecting practices and are requiring all staff to wear masks when within six feet of a member. In addition, we will be limiting the number of members and employees in the lobby. Once the date is set for our reopening, we will provide you with more information and guidance. Until then, our drive-thru remains open. We look forward to seeing you in our lobby again!

We are still pleased to offer you the following remote services:

- Online Banking
- Mobile Banking
- Mobile Deposit
- Bill Pay
- Access Point (Visa Credit Card Website)
- Voice Response Teller
- Email Notifications and Receipts

**As an essential, life sustaining business, FFEFCU is here and will continue to be here.
Your funds are safe and are federally insured through the NCUA up to \$250,000.**

Dividends declared for the period of

April 1 2020 to June 30, 2020

	<u>Rate</u>	<u>Annual Percentage Yield</u>
Regular Share (\$200 Minimum)	.10%	.10%
Club Accounts (\$200 Minimum)	.10%	.10%
Christmas Club (\$200 Minimum)	.05%	.05%
IRA Accumulation	.20%	.20%

12, 24, 30, 36, and 60 month share and IRA certificates are available.

Please call the office for current rates.

2020 Annual Meeting Update

As we monitor the ongoing COVID-19 situation, we are hopeful that we can offer our Annual Meeting and Member Appreciation day picnic later this summer. We are keeping up to date with the everchanging information and will follow the guidance of the NCUA, the PA Health Department, and CDC regarding how to best handle this event.

Look for more updates soon!

HOLIDAY CLOSINGS

Monday, September 7th - *Labor Day*

Monday, October 12th - *Columbus Day*

Wednesday, November 11th - *Veteran's Day*

Thursday, November 26th - *Thanksgiving*

Friday, November 27th - *Thanksgiving*

Thursday, December 24th (Closing @ Noon) -
Christmas Eve

Friday, December 25th - *Christmas Day*

Thursday, December 31st (Closing @ Noon) -
New Year's Eve

TRAVELING?

We know our members are gearing up to take family vacations or weekend jaunts. When traveling, it is important to alert your credit union so that proper codes can be placed on your debit and credit card accounts. If you do not alert us that you will be traveling, you may not be able to use your card(s) while you are gone!

Not so sure you want to use your debit and credit card out of town? We've got you covered! FFEFCU proudly offers the CU Money Card. This prepaid debit card comes with many advantages:

- * Emergency Card Replacement
- * 24/7 Online Account Access
- * Travel Assistance
- * Reloadable \$100- \$5,000
- * Zero Liability
- * Use at any ATM or location where VISA is accepted around the globe
- * Lost Luggage Reimbursement

Stop in or call the office today to find out how you can purchase a CU Visa travel card today!

5 MONEY MYTHS YOU NEED TO STOP BELIEVING NOW



1 DEBIT IS ALWAYS BETTER THAN CREDIT.

THE TRUTH: The only way to achieve a strong credit history is by occasionally using your credit cards — and paying your bills on time.

4 CREDIT CARDS WILL GET ME THROUGH ANY EMERGENCY.

THE TRUTH: It's best to use a designated emergency fund that you've funded in advance of emergencies to get you through a financial crisis.



2 MY PARTNER MANAGES OUR FINANCES, SO I DON'T NEED TO THINK ABOUT MONEY.

THE TRUTH: It's important for both partners to be capable of managing household finances should the need arise.



3 I'M TOO YOUNG TO PLAN FOR MY RETIREMENT.

THE TRUTH: The younger you are when you start building your retirement fund, the less you'll have to put away each month.



5 INVESTING IS FOR RICH PEOPLE.

THE TRUTH: Anyone with a small pile of savings can start investing.



Online Electronic Services at Your Fingertips

Give our Mobile Banking App a try! Access your accounts at FFEFCU on your mobile device anytime with our Mobile Banking App! Use it to check your balances, view your transaction history, transfer money, pay your bills and deposit checks. Our NEW Mobile Check Deposit feature allows you to snap a picture using your phone of the check you want to deposit.

It's super easy and super convenient!

Download EZDoesIt Mobile Today!



Be sure to monitor your statements for suspicious activity.

You have 60 days from the statement date to dispute fraudulent transactions.

Please contact your CU if you have ANY questions!



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www.ffefcu.org office@ffefcu.org Lobby: Unavailable Drive-Thru: M-TR 9:00-4:30 F 9:00-5:00