



# Frick Bits

Winter 2024



## Growing Stronger Together



### Welcome APS Members!

We are proud to announce that APS Credit Union will be officially joining the Frick Financial family! This merger reflects lots of dedication and planning, and we're honored to move forward with this exciting partnership. Over the past few months, our team has worked diligently to ensure a smooth transition for APS members. Starting January 2nd, APS member accounts will officially transition to Frick Financial Federal Credit Union. This merger represents an exciting opportunity to enhance the services we provide and to grow together as a stronger financial community.

### To our new APS members:

We are thrilled to welcome you to Frick Financial Federal Credit Union! We look forward to assisting you with your financial needs and building lasting relationships. While we understand that transitions can sometimes feel overwhelming, please know that our team is here to assist you every step of the way. We are also excited to share that staff members from APS Credit Union will be joining the Frick Financial team, ensuring that the familiar faces you trust will continue to serve you. To help make this transition as smooth as possible, we've created a dedicated page on our website at [www.frickfin.org](http://www.frickfin.org) where you'll find detailed information about your new credit union and answers to questions you may have.

### To our current members:

The merger with APS Credit Union will not impact your experience or services in any way. All banking operations will continue as usual as we extend a warm welcome to our new members from APS Credit Union. Thank you for being part of our journey as we grow and create even more opportunities to serve you better. We're excited about the future and grateful for your continued trust and support!



### Meet Our New CEO!

We are delighted to introduce Lindsay Moore as the new CEO of Frick Financial Federal Credit Union! Lindsay started her career at Frick in 2013 as Director of Marketing and Business Development. She later transitioned to operations, earning her the role of VP of Operations in 2022, showcasing her exceptional leadership and dedication. Since stepping in as interim CEO in February 2024, Lindsay has proven her unwavering commitment to our members and mission.

Lindsay has always been a passionate advocate for our credit union, generously volunteering her time and working tirelessly to deliver outstanding service and innovative solutions. She is deeply respected and cherished by our team, and we are confident she will continue to achieve great things in this new role. Please join us in congratulating Lindsay on this well-deserved position!







## Mon Valley Academy For The Arts

Frick Financial was proud to sponsor the Twin Coaches Junior Stage Band for a seventh consecutive year. This program, organized by the Mon Valley Academy for the Arts, provides an opportunity for students in grades 7-12 to develop and showcase their musical talents.



This year's "Legends Showcase" took place on November 3, kicking off with a delicious dinner before the Junior Stage Band's lively performance, followed by special guest Billy Price. Frick Financial's Member Service Manager Corin Tinivell had the honor of presenting all 17 band members with scholarship checks so they can continue to pursue their musical passions.



We are grateful for the instructors, educators and guardians that foster young talent through exceptional programs like the MVAA's. If you have a child interested in joining, would like to make a donation, or are looking for some incredible talent for an event, visit [MonValleyAcademyForTheArts.org](http://MonValleyAcademyForTheArts.org) to learn more!

## IRA Account - The Time To Start Was Yesterday!

It's never too early to start planning for retirement, and Frick Financial is here to help guide you with options to fit your goal. Frick offers both Traditional and Roth IRA accounts to suit different savings goals and tax preferences. Our IRA Share Accounts with a 0.25% APR provide flexibility so members can contribute regularly and grow their savings over time. For those looking to lock in a fixed rate, Frick also offers IRA Certificates, which match our current certificate rates and are available for set terms and amounts. If you have a 401k from a previous employer, you are able to roll it over into an IRA account, giving you more control over your retirement funds. Whether you're just starting out or looking to expand your retirement savings, Frick Financial has a plan to fit your needs!

### Traditional IRA

- Contributions made before retirement may reduce your taxes now, while withdrawals after retirement are taxed.
- You must withdrawal the minimum amount each year by age 73.
  - A 10% penalty applies if you withdrawal before the age 59 1/2 .
- There are no income limits, so anyone with earned income can contribute!

### Similarities

- Direct rollovers allow you to roll over your 401k to a Frick IRA with ease.
- Our IRA Share accounts offer a competitive 0.25% APR.
- IRA certificate have a fixed term and amount.
- There is a wide range of investment options.
- Love our rates? Direct transfer from your other bank to Frick as a tax-free transaction.

### Roth IRA

- Contributions are made after tax, leaving retirement withdrawals to be tax free.
- There are no required withdrawals.
- At the age 59 1/2 contributions can be taken out without penalty after your 5-year rule is satisfied.
- There are income eligibility limits and high earners may be restricted from contributing directly.

## DECK THE BARN

Frick Financial participated in "Deck the Barns" at the Washington Fairgrounds for the second year in a row. This festive event attracted hundreds of cars, as attendees drove through to admire trucks, tractors, and heavy machinery covered in dazzling Christmas lights—all competing for the Holiday Spirit Award! The holiday magic continued inside the barn, where families enjoyed a variety of holiday activities, from meeting Santa and decorating Christmas cookies to exploring the creativity of over 30 vendors. Frick Financial was proud to be part of the holiday festivities, and enjoyed spreading cheer while handing out Frick swag!



## Toys for Tots

Our 2024 Toys for Tots drive has officially ended, and we could not be more grateful for the generosity of our community! Toys for Tots, a program founded by the U.S. Marine Corps Reserve, exists to spread cheer by providing gifts to children who may otherwise not receive any. For many years, we've proudly partnered with this inspiring initiative by collecting donations at our Washington branch to help brighten the holidays for local children. With the incredible support of our members and community, we were able to make a difference once again this year. We extend a heartfelt thank you to everyone who donated toys or helped to spread the word this holiday season!



## FRICK EMPLOYEES ARE ON THE MOVE!

This fall, the Frick Financial team focused on staying active and improving their physical health. Exercise is vital for boosting performance, enhancing focus, and maintaining the energy needed to excel—both at work and in everyday life. To keep things fun and competitive, we held a friendly "Step Challenge" throughout October. Employees tracked their daily step count and after a month of sweat, sore legs, and a few extra laps around the office we were able to crown our "top steppers".

- First Place:** Brian Kurpiel, with an impressive daily average of 19,303 steps.
- Second Place:** Brittany Shultz, averaging 8,140 steps per day.
- Third Place:** Nicole Cook, with a daily average of 8,065 steps.



## GUARANTEED ASSET PROTECTION (GAP)

As winter approaches and road conditions become more unpredictable, the risk of accidents increases. Guaranteed Auto Protection (GAP) is an optional add-on you can include on your auto loan financed through Frick Financial. This provides valuable protection in case the unexpected happens. If your car is severely damaged or stolen, GAP covers the difference between what your vehicle is worth and the remaining loan balance.

This coverage not only protects you financially but also gives you peace of mind knowing that you're not left with a hefty loan balance on a car you can no longer drive. Coverage can be conveniently included into your monthly payments, making it easier than ever to stay protected.





## Employee Spotlights

### Kim McWee

Kim joined Frick Financial Federal Credit Union on November 20, 2023, as an MSR I. She is from Washington PA, and works out of our Washington Branch. In high school, Kim attended VO-Tech in Houston, PA where she specialized in data processing. She then went on to earn an Associate Degree in Business Administration. Kim and her husband, Scott, have been married for 29 years, with 2025 marking their 30th anniversary. Together, they have two sons, David and Dakota. Outside of work, Kim enjoys spending quality time with her family.



### Shanna Teets

Shanna joined Frick in June 2024 as an MSR I at our Washington branch. She attended Cal U and Saint Vincent College and started her banking career in 2015 at PNC, later working in the Risk Management and Fraud Division at Somerset Trust. Shanna is originally from Connellsville, but now calls Washington home, where she lives with her fiancé Dave and their three children: Jackson (13), Cora (10), and Vienna (5), with a fourth on the way in March! They also have two cats named Luna and Orsa. In her free time, Shanna enjoys hiking, exploring, cooking, spending time with family, and attending concerts. She's also into astrology, crystals, online shopping, and winding down with Forensic Files before bed.



### Noelle Brovey

Noelle started at Frick Financial in January of 2024 and is currently an MSA at the Uniontown branch. She has an associates degree in Computer Science and has been working in the banking industry for 23 years. Noelle is from Belle Vernon, but now lives in Monessen, PA with her husband of 17 years Justin. Noelle loves hockey, the Pittsburgh Penguins, Halloween and anything horror related!



### Welcome Back!

#### Jessica Reinhard

Join us in welcoming back Jessica Reinhard! Jessica worked at Frick from 2016 to 2018 serving as an MSR II in Waynesburg. She then had her son and decided to dedicate her time towards raising her family. Now, she's excited to return as a Traveling MSR II, working across all four of our branches! In her spare time Jessica enjoys hiking, fishing and camping with her family and friends, especially traveling and exploring new places. She also finds joy in baking and cooking with her kids.



## Locations & Contact Information

4 Convenient Locations

## Hours of Operation

*Monday-Thursday*  
9:00 a.m. to 4:30 p.m.  
*Friday*  
9:00 a.m. to 5:00 p.m.

### Uniontown

235 Pittsburgh Street  
Uniontown, PA 15401  
**(724) 438-5123**  
Fax: (724) 438-7491

### Washington

1245 Park Avenue  
Washington, PA 15301  
**(724) 228-1315**  
Fax: 724-228-1318

### Waynesburg

222 Elm Drive, Suite 2  
Waynesburg PA, 15370  
**(724) 627-5447**  
Fax: (724) 627-9193

### Charleroi

141 Pennsylvania Avenue  
Charleroi, PA 15022  
**(724) 483-6609**  
Fax: (724) 483-6639



## Save The Date

**63<sup>rd</sup> Annual Meeting**  
**May 3<sup>rd</sup> 2025**  
*More information to come.*

## Holiday Closing

**January 20<sup>th</sup>**  
**Martin Luther King Jr. Day**  
**February 17<sup>th</sup>**  
**Presidents' Day**

