



## FEDERAL CREDIT UNION

111 FRANKLIN STREET • ROOM 224 • JOHNSTOWN, PA • 15901-1896

February 1, 2012

Dear Member:

Please find enclosed the guidelines for the Credit Union's Scholarships. We offer two \$500.00 scholarships. Also included is important information regarding Identity Theft, How to Manage Your Checking Account, Your Rights When You Write a Check, and a list of financial services we offer as you begin to take control of your financial future.

We are a full service financial institution and offer checking accounts, ATM/debit cards, VISA credit cards and online banking to name a few of our services. Please stop in one of our three offices or give us a call if we can help you with anything.

If you are in need of a private student loan for funding above the government loans, please check with us, as we now offer deferred student loans through CU Student Choice.

Best of luck to you in the future.

Sincerely,

Diane G. Lopez  
CEO/Treasurer