



NEWSLETTER

JANUARY 2026

Is Your Old 401(k) Lost? Here's How to Track Down Forgotten Retirement Savings



It's more common than you might think to lose track of a retirement account—especially with frequent job changes. An estimated **\$1.7 trillion** sits in forgotten 401(k)s nationwide, with the average lost account worth more than **\$56,000**. Small balances left behind during job transitions can grow significantly over time, meaning you could have money waiting for you without realizing it.

Why 401(k)s Get Lost

Americans change jobs often, and during busy transitions many people forget to roll over small accounts. Over years or decades, those modest balances can multiply, making it worthwhile to check for forgotten funds.

How to Find a Lost 401(k)

Start with your Social Security Number and a few simple searches:

- **National Registry of Unclaimed Retirement Benefits** - Helps locate unclaimed accounts tied to your SSN.

- **Retirement Savings Lost and Found (U.S. Department of Labor)** - A growing database for tracking old plans.
- **MissingMoney.com** - Searches for unclaimed property, including retirement accounts.

If You Still Can't Find it

Take a deeper look by reviewing:

- Old retirement statements, pay stubs, and W-2s
- Former employers' HR departments for plan details
- Major plan administrators who may locate accounts under your name

Keep in mind that very small balances may have been cashed out or automatically rolled into an IRA.

Additional Tools

Resources like the Department of Labor's Abandoned Plan Database, Form 5500 records, or private search services (e.g., Capitalize or Beagle) can further help you track down missing accounts.

Don't Leave Money Behind

If you've changed jobs even a few times, it's worth taking an hour to search—you might recover more than you expect. And if you'd like help reviewing your retirement options or rolling an old 401(k) into an IRA with Patriot, our team is ready to assist.

<https://www.usatoday.com/story/money/2025/06/03/lost-401k-ira-accounts-retirement-savngs/83988593007/>

A Message from the CEO



Happy New Year!

As we enter our 61st year of service, we are extremely thankful for the opportunities to serve our members and communities as we continue to enhance and improve our services and physically expand into new market areas. More importantly, I have highlighted some tangible evidence of the impact we have had on

our communities and members as we strive to fulfill our vision of “Empowering Lives and enriching the financial well-being of our communities” below:

- o \$300k in donations and community support to over 185 local organizations
- o 4,875 hours of community volunteerism
- o Over \$23 million in dividends distributed to members

From a financial performance perspective, 2025 was a fantastic year by any measure. Assets grew by over 9%, surpassing the \$1.3 billion-mark, member deposits increased by over an amazing \$100 million (10%), while loans grew approximately 7%, even in the face of continued higher interest rates and overall economic uncertainty. It is important to note that these growth rates are a result of the trust that you, our members, place in Patriot - trust that we are so very grateful to have established.

In addition to the financial performance, Patriot had many high-impact accomplishments in 2025, not the least of which was the opening of two new branch locations in September (Spring Mills, WV) and October (Greencastle, PA). At a time when other financial institutions are closing branches and abandoning communities, Patriot is growing, expanding, and serving the needs of those who need it the most - what a proud moment that is for all of us! We also deployed a new Phone System and Document Management system to create efficiencies that enable and empower our employees to better serve the needs of YOU, our valued members. We also reimagined our ATM network to ensure that we are properly serving the needs of our members and communities.

As for the 2026 economic forecast, we continue to closely monitor the policy actions of the Federal Reserve’s Open Market Committee (FOMC). The committee was somewhat active in 2025, and we anticipate a similar, measured approach as the committee attempts to

balance their dual mandate of maximum employment and stable prices (inflation). Some progress has been made to date, but both prices and interest rates remain high, placing additional stress on consumers’ budgets. The days of sub-4% mortgages are likely behind us, and it remains to be seen what the “new normal” becomes. With inflation remaining a concern, the committee (and consumers) has their work cut out for them and it will be interesting to see what external forces impact policy in 2026. Regardless, Patriot is here to help our members weather any storm and, as always, serve in your best interest.

Speaking of 2026, it will be another exciting year at Patriot and for you, our valued members. Early in the year we expect to break ground for our next branch location at Butler’s Crossing in Inwood, West Virginia. This will be our second (of several) branch locations in the Eastern Panhandle region where we believe Patriot can serve the needs of these communities and bring Patriot value (and values) to the community. We will also be enhancing our digital experience, upgrading our bill pay offering early in 2026, implementing a Payment Portal for ease of payment, and enhancing our Online Banking/Mobile App functions closer to mid-year. Investing in both branch locations and technology ensures that Patriot remains relevant across all generations and further advances our commitment to delivering the highest quality services and experiences. We have also partnered with Ameriprise to offer investment and wealth management services through Patriot Investment Services and are excited to offer those services as part of the overall Patriot experience. And we’ve also reimagined our mortgage department to provide strong products and services, but more importantly sound advice for current and future homebuyers.

Finally, as competitors come and go, offering commoditized products, Patriot remains strong and, while focused on delivering the products and services that meet your needs, we also remain committed to that vision and purpose of “Empowering lives and enriching the economic well-being of our communities”. Simply put, it means that we are more than just a financial institution, but a true partner that cares about not just your finances, but your overall well-being. On behalf of our Board of Directors and staff and some 230 amazing team members, I am grateful and honored to serve some 80,000 members every day and look forward to a bright future - together!

Sincerely,

Ron Celaschi
CEO - Patriot Federal Credit Union

Get ready for a smarter, easier Bill Pay experience with Patriot!

Starting **January 12th**, Patriot will be upgrading our current Bill Pay platform to provide a faster, more modern, and easier-to-use experience for all members.

Payees and payment history will automatically transfer, and you will not need to re-enroll. Everything you currently have set up will move with you.

Temporary Freeze Period:

From **January 5-11**, Bill Pay will enter a brief freeze period. During this time, you will not be able to start, edit, or cancel any Bill Pay payments. All previously scheduled payments will continue to process as normal.

What's New and Better:

Our updated Bill Pay experience will offer several enhancements, including:

- **A clearer view of what's scheduled:**

Easily see all upcoming payments and the amounts at a glance.

- **Access from more accounts:**

Pay bills from any checking account associated with your Social Security Number.

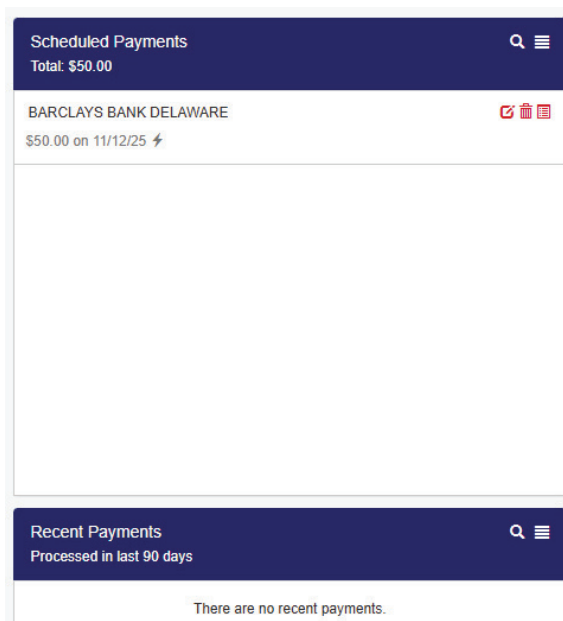
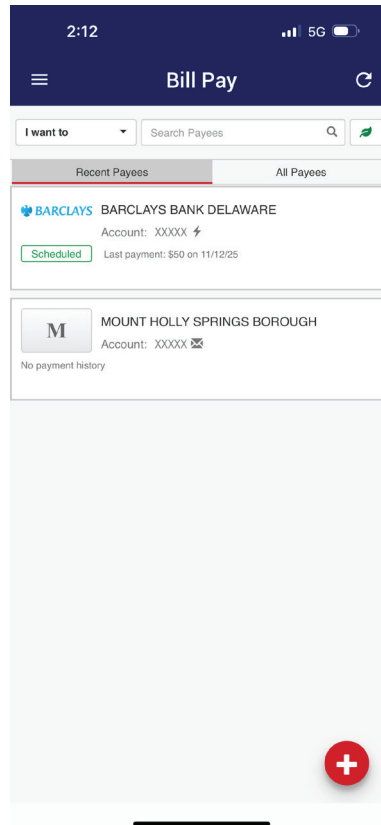
- **A more modern, intuitive design:**

Navigation is simpler, cleaner, and easier to use.

- **Improved payee setup:** Adding new payees is quicker and more streamlined.

- **Payment tracking:** Track mailed payments through the postal system.

We're excited to deliver a Bill Pay experience that's more flexible, intuitive, and convenient—making it easier than ever to manage your payments with Patriot. Visit Patriotfcu.org/billpay/ for more information.



Your Opportunity to Get Involved

Patriot is accepting applications for Volunteer Positions. We are seeking qualified candidates to apply for volunteer positions on the credit union's Board of Directors and supporting committees. Interested candidates must have been a member of Patriot for two or more years, or served in an official capacity with another credit union, and possess or demonstrate the following qualifications:

- Organizational Skills
- Future Oriented
- Planning Abilities
- Areas of knowledge, experience or interest pertinent to the credit union's future
- Commitment of time and self to fulfill the responsibilities and duties of a credit union volunteer, as outlined in the Volunteer Recruitment Kit.

Interested parties may request a Volunteer Recruitment Kit by mail or pick one up at the 800 Wayne Avenue office in Chambersburg. The deadline for applications is February 13, 2026. Candidate biographies will be published in the July 2026 member newsletter. The election will be held at Patriot Federal Credit Union's 2026 Annual Meeting.



We Like Your Friends Too! Refer a Friend, Receive \$50 for you and \$50 for your friend We all know friendships are rewarding. Now that's twice as true. Refer a friend or family member who opens a Patriot membership and checking account and we'll give you and your friend \$50. The more people you refer, the more money you can earn – up to \$500 per calendar year*

Learn more at <https://www.patriotfcu.org/refer/>

DON'T forget to submit your referral on our website to get your reward!

When in doubt, reach out to us directly through our official channels. Protecting your information is our top priority.

*Terms and conditions apply. Please see [patriotfcu.org/refer](https://www.patriotfcu.org/refer/) for more details. Insured by NCUA.

Keep Your Auto Loan Interest Records for Tax Season

The **One Big Beautiful Bill (OBBB) Act of 2025** created a new, temporary federal tax deduction for interest paid on qualifying personal car loans. For definitive guidance concerning your eligibility for this deduction, it is recommended to consult with a tax professional or the official IRS One, Big, Beautiful Bill provisions page at <https://www.irs.gov/newsroom/one-big-beautiful-bill-provisions>.

You can access your year-end interest paid information on your **December 2025 statement** or via Online Banking by selecting the drop-down arrow in **Accounts** and clicking **Year End Information**.

Loan	Description	2024 Interest	2025 Interest
80	PA INDIRECT 2024 YAMAHA MT03RB	\$207.55	\$407.84
81	PA POP 2009 HONDA CR-V	\$142.88	\$0.00
Total:		\$350.43	\$407.84

Youth Account Contest Winners Announced!

Congratulations to our young member Macee, age 4, from Fayetteville, who is the grand prize winner of the \$1,000 Youth Account Contest!

We also want to celebrate our 13 weekly \$250 prize winners:

- Brooklynn, 13
- Madison, 8
- Colton, 11
- Zariah, 15
- Justin, 16
- Kaleb, 16
- Huckson, 7
- Kaelii, 14
- Trinity, 15
- Yazmeen, 17
- Mila, 7
- Shanna, 15
- Rylan, 14



Congratulations to all of our winners for saving, learning, and growing with Patriot!