

PANNOVIA

Federal Credit Union

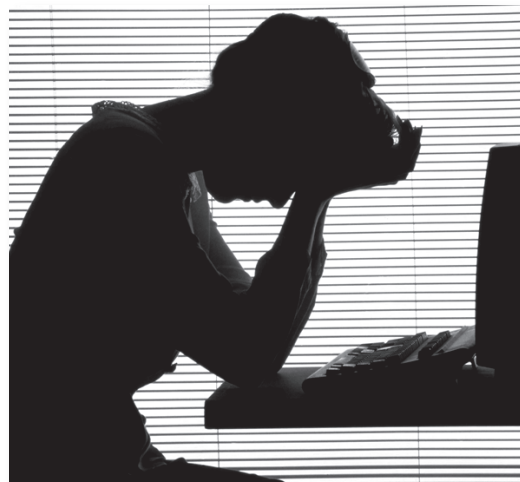
SPRING 2006

Second Quarter

Avoid Becoming A Victim

Identity theft occurs when a criminal uses your account or personal information (your birth date, address, driver's license, or Social Security number) to secure loans, credit cards, checks, merchandise, etc. You can dramatically reduce the risk of becoming a victim of identity theft by following these relatively simple steps:

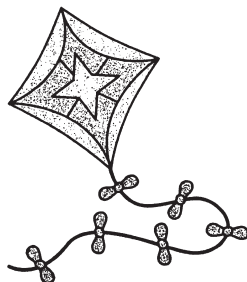
- Protect your Social Security number. Don't carry it with you and only give it out if absolutely necessary. Don't have your driver's license or Social Security number printed on your checks.
- Don't have your Social Security number on your driver's license.
- Shred all credit card offers. Also, remove and shred the address portion of your junk mail. Always shred "old" credit card and ATM receipts, checks, deposit slips, insurance papers, pay stubs, tax records, etc. Most identity thieves find the information they need to perpetrate crimes by going through people's trash.
- If possible, get credit cards with your picture on them.
- Make photocopies and keep a record of all your credit and ID Cards (names, account numbers, and customer service numbers). Keep the information in a secure place. By doing this, you will have the information necessary to cancel your cards in case any of your cards become lost or stolen.
- Do not leave paid bills in your mailbox for the mail carrier to pick up. Mail them at your local post office.
- Memorize your password and PIN numbers. Don't carry them on you.
- Never allow sales clerks to write your credit card numbers on your checks for additional information.
- Call your credit card company if your card has expired and you have not received a new one.
- Do not buy anything over the telephone or internet unless you initiated the call or transaction.
- Never give your personal information, credit card, or Social Security number over the telephone to someone claiming that you have won a prize.
- Check your credit report at least once a year to examine it thoroughly. Credit report bureaus are the ones selling your name to the credit card companies that flood your mailbox with offers. The national credit bureaus offer a toll-free number that enables consumers to opt-out of all pre-approved credit offers with just one phone call. Call 1-888-5-OPTOUT (1-888-567-8688) for more information.



Up, Up, And Away

Spring is the perfect time for kite flying. The sky is the limit, but remember to play it safe. Your credit union offers these guidelines to help ensure your safety.

- ✓ Always fly your kite away from people, buildings, trees, and power lines.
- ✓ Watch out for rocks and holes while running.
- ✓ Use only cotton, linen, or nylon string.
- ✓ Never fly in stormy weather. If your kite is hit by lightning, the wet string will conduct electricity.
- ✓ Never use a metal line or a cord with metal strands for kite string. Metal and wire serve as conductors when they come into contact with electricity.
- ✓ Keep your kite string and hands as dry as possible.
- ✓ If your kite gets caught in electrical lines, leave it there. Do not touch any part of the kite or string.
- ✓ Remember, always abandon a kite before risking your life to rescue it from telephone poles, electrical lines, or trees — you can always buy a new one.



Amazing Bugs



- ★ The monarch butterfly is known to travel more than 2,000 miles in a single migration.
- ★ The female giant water bug glues eggs onto the father's back. The male keeps the eggs healthy until they hatch.
- ★ A cockroach can go as long as 40 minutes without inhaling.
- ★ A rhinoceros beetle can support 850 times its own weight.
- ★ The spittlebug can jump more than 2 feet high. This is equal to a human jumping over the Gateway Arch in St. Louis.



Earn Rewards By Saving

It's fun to buy things. But it's fun to save, too. That's because saving comes first. Saving gives you choices about spending. For example, say you want a new video game for your collection. You could wait to get it for your birthday or for Christmas. Or you could save up enough money and buy it for yourself. Then, you'd have the game, plus you could ask for something else you want as a gift.

Saving pays in more ways than one. If you save money in your share account at the credit union, you earn dividends. Dividends are like a reward for saving. The credit union pays you money, called dividends or interest, for the use of your money. Getting into the habit of saving pays off later, too. You'll have money to buy the things you want in the future. Learning to be a successful saver now will be a big help when you grow up. So start saving today. The sooner you start, the more choices you'll have on what to spend it on.

Q	G	D	P	Q	C	X	P	CROSS OUT  What did one bee say to another?
I	X	P	C	P	V	D	Q	
E	P	X	Q	D	P	Q	M	 Cross out the letters C, D, P, Q, and X to find out!
E	C	Q	A	P	D	B	X	
U	Q	D	Z	C	X	P	Z	

First Time In History

For the first time in history, the image of President Thomas Jefferson will face forward on the new 2006 nickel. For nearly a century, the United States circulating coins have featured the profiles of presidents. The 2006 nickel, called "Jefferson, 1800," will launch early this year.

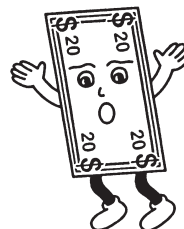
The new obverse (heads side) of the 2006 nickel is based a Rembrandt Peale painting of Jefferson in 1800. President Jefferson's Virginia home of Monticello will return to the reverse (tails side). However, the reverse design will be more detailed than before. The word "Liberty" in Thomas Jefferson's own handwriting will be inscribed on the obverse.



Just For Laughs

Q. Why did the dollar jump off the table?

A. It didn't have any cents!



Calendar of Events 2006

DAYLIGHT SAVING TIME

Begins Sunday, April 2, 2006

PASSOVER

Begins Wednesday, April 12, 2006

The Credit Union will be closing at 2 p.m. on Wednesday, April 12, 2006 and will be closed on Thursday and Friday, April 13th and 14th, 2006.

Mother's Day

Sunday, May 14, 2006

**Pannonia Federal Credit
Union Annual Meeting**

Wednesday, May 17, 2006

MEMORIAL DAY

Monday, May 29



FLAG DAY

Wednesday, June 14, 2006



Sunday,
June 18, 2006

FATHER'S DAY



97 YEARS OF SERVICE

97 Years of People Helping People

April 6th marks the 97th birthday of U.S. credit unions. The first credit union (St. Mary's Bank) was a non-profit, member-owned financial cooperative formed to serve its members. Today, thousands of credit unions are still serving members across the length and breadth of our country. While a lot has changed over the years, our philosophy hasn't. Today credit unions still exist to provide members with a source of credit at reasonable rates, to promote regular savings among members, and to help its members better manage their financial affairs.

We are over 87 million members strong and growing! Now that's worth celebrating.

Happy 97th Birthday!

Into Summer with New Wheels

If you're ready for a road trip, but your vehicle is not, it's time for new wheels. Whether it's a new vehicle or just new to you, follow these three easy steps before you go to any dealer lots:

Step One: Write down what's important to you: good gas mileage, space for hauling kids and cargo, strong safety record, low incidences of repairs, etc. Compare models and model years. Check out the April Consumer Reports, the annual auto issue or other consumer magazines.

Step Two: Once you've narrowed your choices, visit www.mvcp.com or www.kbb.com (Kelley Blue Book) online to get pricing information. Armed with this data, you'll be in a much better negotiating position at the dealership.

Step Three: Get a pre-approved vehicle loan from the Credit Union. Remember, dealers incentives and car manufacturers' special deals come and go, but your Credit Union is always here for you.

Only now are you ready to visit the dealerships, take your test drive and then close the deal!



**PANNONIA
FEDERAL CREDIT UNION**
Building for The Future...
Partners with You

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**** First Mortgage**
**** Home Equity**
Unsecured
New Car
Share Secured
Used Car
Balloon Mortgages are available
**** FINANCE UP TO 80% OF PROPERTY VALUE. Rates subject to change and financing is subject to availability of funds.**



Join today so you and your family members can begin to realize the many benefits of Credit Union membership.

Pannonia Federal Credit Union
90 Bustleton Pike
Feasterville, PA 19053-6343

Pannonia Federal Credit Union

Credit Union Hours and Location

90 Bustleton Pike
Feasterville, PA 19053-6343
Phone: (215) 364-9900
Fax: (215) 364-8286
www.pannoniafcu.org

WINDOW HOURS

9:00 a.m. to 3:30 p.m.
Monday through Friday

Products and Services Available to You as a member of Pannonia Federal Credit Union

- Savings Accounts
- U.S. Savings Bonds
- Direct Deposit
- Wire Transfers
- Notary Services
- Loans:
 - Signature/Personal
 - Mortgage (Maximum 12 years)
 - Home Equity (Maximum 12 years)
 - New and Used Vehicle
 - Share Secured

Join today so you and your family members can begin to realize the many benefits of Credit Union membership including GREAT loan rates!