

# ***PANNONIA*** **Federal Credit Union**

Summer 2010

Third Quarter

## *Lillian Levin*

**1915 - 2010**

Our credit union has lost a very special friend, mentor, and volunteer. Lillian Levin died on the fourth of March of this year. She was hired in 1959 and worked her way up to Loan Officer. Lillian remained in that position until she retired in July 1984. Ruth Thomas, Treasurer, called upon Lillian to volunteer with the supervision of the Credit Union because of her knowledge of credit union regulations. Lillian gladly accepted the position and remained on the Supervisory Committee until her death.

As Pannonia's Loan Officer, she counseled many of our members. She was tough, but she was respected and loved by almost everyone that came in contact with her. Whatever the loan payment, she would tell the member that she expected them to add a few dollars to their savings every time they made a payment. Many of our members have asked about Lillian over the years, and we have heard many stories about this outspoken, loving lady.

Lillian had many interests. She and her husband, Sig, were active with "The Travelers," a group that took many trips and enjoyed retirement. They were associated with the JCC Miriam Klein Branch of the Y and also the Holy Redeemer Wellness Center.

Lillian was the wife of the late Sigmund, mother of Eugene Levin and the late Phyllis Lee, grandmother of Felissa, Heather, Michael, Lauren and Jeffrey, and great grandmother of Sarah, Ellie, and Noah.

The office staff and board of directors extend condolences to Lillian's family. We are grateful that we had the opportunity to share many years with this incredible woman.

## Tips for Vacation Time



Ah, summer vacation! It's your time to relax and recharge. Here are some tips to make the most of your vacation:

1. Use checklists to ensure you are taking care of everything on the home front as well as to help you remember all the things you need to pack. Many sample checklists are available on the Web; simply search on "vacation checklists."
2. Remember the old saying, "Take half the clothes and twice the money." But take it with a grain of salt. Pack fewer clothes by choosing coordinating colors. Check weather sites for forecasts to determine if you need foul weather gear. Set a reasonable budget, allowing for a splurge or two. But beware the urge to spend more than you planned because "we're on vacation after all."
3. Allow an extra day or two for re-entry. Nothing drains your recently-recharged batteries faster than trying to wash a pile of laundry at the same time you are responding to e-mails and phone messages. If you set aside time for these tasks upon your return, you will enjoy the benefits of your vacation longer.

## Notice Of Privacy Practices For Credit Union Members

### Important Information About The Personal Data Your Credit Union Collects, And How It Is Used

To assure the continued privacy and confidentiality of your personal financial information, your Credit Union observes these practices and procedures:

#### Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

#### Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

#### Our Security Promise to Members

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with the Federal regulations to guard your nonpublic personal information.

Credit Union members and the public may receive copies of this notice of privacy practices by contacting the Credit Union.



# Calendar of Events 2010

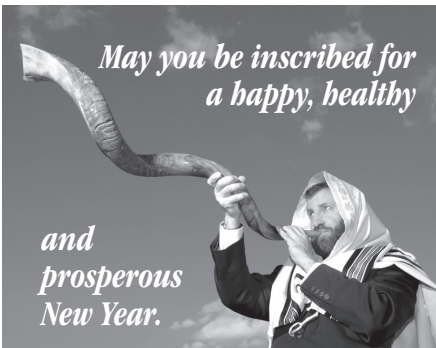


The Credit Union will be closed on Monday, July 5, 2010



Monday, September 6, 2010

The Credit Union will be closing at 2 PM on Wednesday, September 8th and close on Thursday and Friday, September 9th and 10th, 2010.



The Credit Union will be closed on Friday, September 17, 2010 in observance of Yom Kippur. Have an easy fast.

Your Savings At The Credit Union Are Insured To At Least **\$250,000**

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**  
National Credit Union Administration, a U.S. Government Agency

## PANNONIA FEDERAL CREDIT UNION FINANCIAL STATEMENT - DECEMBER 31, 2009

ASSETS		LIABILITIES SAVINGS EQUITY	
Loans .....	\$7,153,223	Accounts Payable .....	\$25,201
Less: Allowance for Loan Losses ..	(6,477)	Shares .....	8,685,728
Cash in Bank .....	3,711,052	Regular Reserve .....	901,362
Shares, Other Credit Unions .....	1,137,719	Undivided Earnings .....	3,435,669
CDs .....	200,000	<b>TOTAL LIABILITIES</b>	
Common Trust Investments .....	2,017	<b>SAVINGS EQUITY</b> .....	\$13,047,960
Furniture and Fixtures .....	42,850		
Land & Building .....	704,110		
All Other Assets .....	103,466		
<b>TOTAL ASSETS</b> .....	<b>\$13,047,960</b>		

Loans made during 2009..... 55 for \$2,824,406  
 Loans made since organization ..... 68,099 for \$41,208,713  
 Total dividends paid in 2009 ..... \$151,920

## Planning to Move or Have a Name Change?

If you are planning on moving, remember to add the Credit Union to your moving checklist! Let us know, as soon as possible, your new address and phone number. By keeping our credit union up-to-date, we won't lose you and you won't have delays in receiving your mail from us.

If you have a name change, you'll need to come by the Credit Union to update your signature card.

And don't forget, if you move out of state, you can continue being a member of the Credit Union. Once a member, always a member.

**MOVING?** As soon as you know your new address, please give us the following information.

<b>Name</b> Print or Type - Last Name, First Name, Mid Initial	New Area Code & Tel. No. If Known
<b>Old Address</b> No. & Street, Apt., Suite, P.O. Box or R.D. No. City, State & Zip	
<b>New Address</b> No. & Street, Apt., Suite, P.O. Box or R.D. No. City, State & Zip	
<b>Sign Here</b>	Date New Address in Effect
	Account No(s).

We do business in accordance with the  
Federal Fair Housing Law and the  
Equal Housing Opportunity Act.



Joan C. Eliason, President  
e-mail: pannonia@pannoniafcu.org

Office: (215) 364-9900  
Fax: (215) 364-8286

\*\* FINANCE UP TO 80% OF PROPERTY VALUE. Rates subject to change and financing is subject to availability of funds.

Ballroom Mortgages are available

Used Car

Share Secured

New Car

Unsecured

\*\* Home Equity

\*\* First Mortgage

(Maximum 5 years) 20% down

(Maximum 5 years) Personal Loan

80% of Market Value minus 1st mortgage

80% of Market Value



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

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

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# 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
- Wire Transfers
- Notary Services
- Direct Deposit

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