

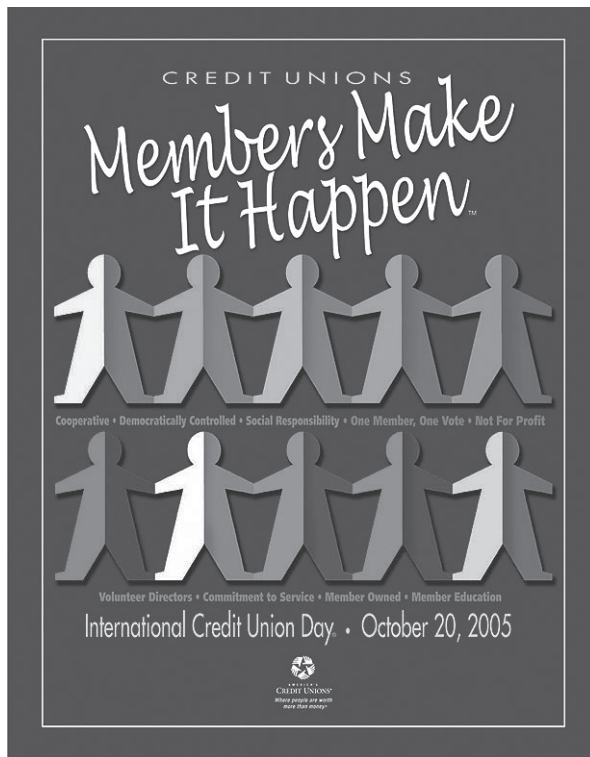
# PANNOVIA

## Federal Credit Union

FALL 2005

Fourth Quarter

### International Credit Union Day Celebrates— “Members Make It Happen”



For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

In 1848, Freidrich Raiffeisen, mayor of Flamersfeld, Germany conceived of the idea for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 123 million people belong to 40,421 credit unions around the world.

Member service is the foundation of the credit union movement. Whether a credit union is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan,

the credit union is making a difference for its members and the community as a whole.

In the 2003 American Banker/Gallup Consumer Survey, credit unions led the financial institution's ratings for staff friendliness and courtesy, speed of loan decisions, deposit rates, and improvements from year-to-year in service quality.

This International Credit Union Day, we are excited to be a part of your dreams and achievements. Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future. We look forward to seeing you!

# Kids' Page



## IN YOUR SHARE ACCOUNT

### What's It All About?

When you join the credit union, you become a member — an owner of the credit union. The credit union's main purpose is to offer their members the best financial services available. The people that belong to a credit union usually have something in common, such as their place of work or one of their family members belong. A credit union is run by a volunteer Board of Directors. The board is elected by the members.

Members save their money in a credit union. When members deposit money into their savings accounts at the credit union, the money is then available to other members as loans. When a member borrows (loans) from the credit union, they pay back extra money called interest. Because the members let the credit union use the money in their savings accounts, they are paid extra money called dividends.

## Holiday Fun Starts With Your Share Account

The holidays are a fun time of year. Fancy food, gifts, and special activities all add up to a great time. But they can add up to extra money, too. That's where your share account at the credit union comes in. Save some money every week. Then, when the holidays arrive, you'll have money to buy gifts for your Mom and Dad and some to spend on special items. By putting the money in your share account, it will be in a safe place. You won't be tempted to spend it on something else. You will have money to go to the movies or other places with your friends, too. Saving in your share account is the best way to make sure you have money to spend later.

## Oh No! Test Time

It's Wednesday and your teacher says, "Remember, there's a test on Friday." You're thinking, "Oh no — I haven't studied yet." Or, do you just have trouble with tests, even when you studied hard? Your credit union would like to share with you this test-taking checklist:

- Write down the test date in your assignment book and also on your calendar at home.
- Listen carefully when the teacher reviews in class and know what material will be covered on the test.
- Study each night (15-20 minutes) a week before the test.
- Review class notes, teacher handouts, and old homework.
- Make a mock test with questions and answers. Practice with a friend by quizzing each other.
- Get a good night's sleep before taking the test.



## Happy Haunting...

It's that time of the year — dressing up in costume, trick-or-treating, and having fun. This year remember to play it safe on Halloween.

- ✓ To help you see better, consider using face paint instead of wearing a mask.
- ✓ Make sure your costume isn't too long. It could cause you to trip and fall.
- ✓ Carry a white bag for your treats and add reflective tape to your clothing.
- ✓ Carry a flashlight — walk, don't run.
- ✓ Don't take a short cut through an alley or parking lot.
- ✓ Only visit houses with a porch light on, and remember to say, "Thank You."
- ✓ Have your parents check all your treats before you eat them. Never eat unwrapped candy, opened candy, or fruit given to you on Halloween.



Your credit union hopes you have a safe and happy Halloween!

### AUTUMN CRYPTOGRAM

This puzzle is called a cryptogram (coded message).  
Solve the coded puzzle to see what's fun to do in the fall.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
26	4	18	7	13	6	22	14	11	17	10	9	20	23	15	8	24	3	19	5	21	16	25	2	1	12

17	21	20	8	11	23	22	11	23	8	11	9	13	19	15	6	
!																
9	13	26	16	13	19	11	19	9	15	5	19	15	6	6	21	23

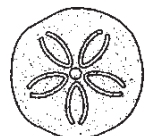
## Answer: Autumn Cryptogram

of fun!  
Jumping in piles of leaves is lots

### Just For Laffs

Q. How much did the crab pay for the sandcastle?

A. A sand dollar!



## Calendar of Events 2005

*The Credit Union will be closing at 2 PM on Monday, October 3, 2005 and will reopen on Thursday, October 6 in observance of Rosh Hashanah.*

*The Credit Union will be closing at 2 PM on Wednesday, October 12, 2005 and will reopen on Friday, October 14, 2005 in observance of Yom Kippur.*



*Daylight Saving Time Ends*

*Sunday, October 30, 2005*



*The Credit Union will be closed on Thursday and Friday, November 24 and 25.*

*The Credit Union will be closed on Monday, December 26 and will reopen on Tuesday, December 27, 2005*

*In order to receive proper credit on your account, we request that you mail your loan payment prior to December 27, 2005*

### HAPPY NEW YEAR

*We will be closed to the public from Wednesday, December 28, 2005 through Monday, January 2, 2006 and will reopen on Tuesday, January 3, 2006 while we process year-end forms.*

## The Myth of 0% Financing

Dealers offer 0% financing only when they make more profit on the car. Often, they offer a choice of a cash rebate or 0% financing. At first glance, 0% dealer financing may seem like a better deal, but take a close look below at how getting a rebate and financing through the Credit Union can be the better deal.

**Example\*: \$30,000 car with \$2,000 down vs. taking a \$3,500 rebate and financing at 4.9% APR with the Credit Union:**

	0% from Dealer	Credit Union
Car Price .....	\$ 30,000	\$ 30,000
Down payment .....	\$ 2,000	\$ 2,000
Rebate .....	-0-	\$ 3,500
Loan Amount .....	\$ 28,000	\$ 24,500
Loan Rate .....	0.0 % APR	4.9% APR
Loan payment 48 months .....	\$ 583.00	\$ 563.11
Total of Payments .....	\$ 28,000	\$27,029.28
Total Cost (out of pocket) .....	\$ 30,000	\$29,029.28
Savings on purchase .....		\$ 970.72
Monthly payment savings .....		\$ 20.22

\*The above example is based on a vehicle priced at \$30,000 with a dealer/ factory rebate of \$3,500 and financing of 4.9% Annual Percentage Rate. Purchase price, down payment, rebate and financing rate may differ.

Applying the dealer rebate reduces the purchase price. Combine this with a low-rate vehicle loan from the Credit Union and you lower your monthly payments and the total amount you pay over the life of the loan.

Consider getting pre-approved Credit Union financing before you go into the dealership to shop for your new vehicle. You can then focus on negotiating the lowest price for the car and qualifying for the cash rebate.

Call the Credit Union today to discuss financing your next vehicle purchase!

## Pannonia Beneficial Association

The Credit Union wants to let all of our members know that the Pannonia Beneficial Association is now inviting women to join their organization.

## PANNONIA FEDERAL CREDIT UNION



**Building for The Future...**

**Partners with You**

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



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

**\*\* 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!***