

PANNOVIA

Federal Credit Union

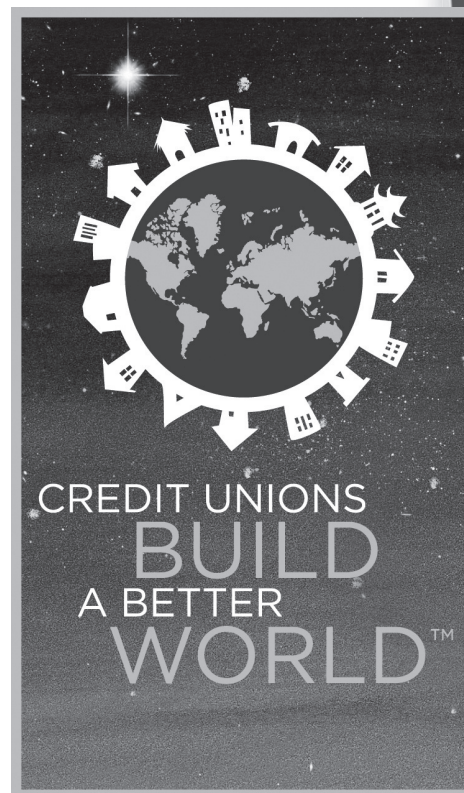
Fall 2011

Fourth Quarter

Celebrate International Credit Union Day October 20th

International Credit Union Day is Thursday, October 20, and this year's theme, "Credit Unions Build a Better World," highlights the important economic and social contributions credit unions make to their communities worldwide. Whether it's helping a farmer in Africa buy seeds or a young adult in Arkansas buy her first vehicle, credit unions all over the world are dedicated to helping improve the quality of life for their members and in the communities where they live. This year's theme also aligns co-

operatively owned and controlled credit unions with the United Nations and cooperatives everywhere as they launch the International Year of Cooperatives 2012. That celebration begins October 31 with the theme, "Cooperative Enterprises Build a Better World." Your credit union is proud to be part of the cooperative system, and we invite you to join in the celebration.



FACT Act Notice

Negative Information Notice

We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Notice to the Home Loan Applicant In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users, and the lender used in connection with your home loan, and the key factors affecting your credit scores. The credit score is a computer generated summary, calculated at the time of the request and based on what a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change. Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit reports may vary from one company to another. If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application. If you have questions concerning the terms of the loan, contact the lender:

Pannonia Federal Credit Union

90 Bustleton Pike • Feasterville, Pa, 19053-6343 • 215 -364-9900
www.pannonia.org

If you have questions concerning your credit score or the credit information furnished to you: contact the consumer reporting agency:

Equifax: PO Box 740256 • Atlanta, GA 30374 • 800-685-1111

Experian: PO Box 2104 • Allen, TX 75013 • 888- 397-3742

TransUnion: PO Box 2000 • Chester, PA 19022 • 800-916-8800

Direct Deposit: Simple and Safe

Chances are you already have regular recurring payments, like your paycheck or a Social Security check, directly deposited into your checking or savings account. It's one of life's greatest conveniences! But did you know that you also can have other checks deposited directly into your account at the credit union? For example, if you get a tax refund, you can specify that the refund be electronically transferred into your savings account. You'll simply need the Credit Union's routing transit number which is 2360-8407-8 and your account number. Or simply give us a call and we'll go over the correct numbers with you. Using direct deposit means you'll have access to funds more quickly. It's safer, too. No more worries about a thief getting to your mailbox before you do. For more information about direct deposit, call or stop by the Credit Union.

New To the Credit Union?

Three Things You Need to Know

If you have recently joined the credit union, you may be wondering if we're just like a bank. While we provide similar financial services, there are important differences you should be aware of. Here are three:

1. As a not-for-profit financial cooperative, credit unions are member-owned. Unlike stockholder driven financial institutions, we put people before profits.
2. The credit union is democratically controlled. As a member, you elect the volunteer board of directors. Board members represent the interests of the membership and serve as careful stewards of the assets entrusted to them. Because they are members just like you, they care deeply about the success of the credit union as a whole. They are looking out for everyone's interest, not just their own or that of a few select stockholders.
3. The more you use the credit union, the more you and the Credit Union prosper. Look to us to help you achieve your financial goals. By doing so, you make the credit union stronger, too.



Calendar of Events 2011

The credit union will be closed on Friday, October 7, 2011 in observance of Yom Kippur. Have an easy fast.

*International Credit Union Day
Thursday, October 20, 2011*



Daylight Saving Time Ends

Sunday, November 6, 2011



VETERAN'S DAY

The credit union will be closed on Friday, November 11, 2011 in observance of Veteran's Day.



The credit union will be closed on Thursday and Friday, November 24 & 25, 2011.

We will be closed to the public on Wednesday, Thursday and Friday, December 28, 29 & 30, 2011.

While we process year-end forms, in order to receive proper credit on your account, we request that you mail your loan payment prior to December 27, 2011. All payments received after December 27th will be credited as of January 1, 2012. The credit union will reopen on Tuesday, January 3, 2012.



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

Pass the Word, Please!

As a credit union member, you know about the many benefits of belonging: lower rates on loans, higher rates on savings and fewer and lower fees for financial services. But did you know that your membership in the credit union is also the key for your immediate family members to be able to join? Because you belong to the credit union, they're also eligible. So at your next family gathering, don't just pass the time by catching up on the family news with sister Sue or brother Bill. Pass the word about how the credit union is a member-owned, not-for-profit, financial cooperative dedicated to the interest of its members, not a group of outside shareholders. You'll be doing both them and yourself a favor. That's because as the credit union grows, we're able to operate more efficiently, and any savings will be passed onto you, our valued member-owner.

Thanking Our Veterans

November 11 is Veterans Day and we, at the credit union, would like to take this opportunity to thank our veterans: the men and women who have served their country, allowing us to have the freedoms we enjoy today. Whether they served on active duty or reserve, during peacetime or a time of conflict, they served their county with honor. We also want to thank the family members and thousands of volunteers who have stood by and supported our veterans. Thanks all – military members and their families, present and past.

Lease or Buy Your Next Vehicle?

Here's How to Decide

According to www.consumerreports.org, the most expensive way to drive a new car is to lease it. When you borrow money to buy a car, you have to pay back all of the loan. But with a lease, Consumer Reports explains, you pay back only depreciation – the projected loss in the vehicle's value during the lease period. That leaves a greater amount subject to a finance charge every month. Notes the Web site, "Although leasing has lower monthly payments, once you factor in that you won't own the car at the end, leasing ends up being more expensive than buying with an equivalent loan."



Leasing is also more expensive because typically those who lease vehicles are in a cycle of getting a new car every few years, the time frame when cars lose value the fastest. Lease holders pay much more than if they bought a new car with a loan and kept it for four years or longer. If you can afford it, and believe you just can't live without driving a new car, then a lease might be an option. But financing your new vehicle with a loan from the credit union and holding on to it as long as possible gives you the most value for your money. Contact the Credit Union for more information about our great rates and terms on vehicle loans.

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



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** 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.*

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
- 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!**