

PANNOVIA

Federal Credit Union

SPRING 2005

Second Quarter

Preventing Identity Theft

It's the high-tech crime of the new millennium. Nobody mugs you or holds you at gunpoint. In fact, you don't even see the perpetrator. It's all done online, through the mail, and over the telephone. It's called identity theft. But the results are just as devastating - loss of property, theft of money, and difficulty in regaining your good financial standing.

The perpetrators accomplish identity theft by intercepting mail, sending fraudulent emails, and/or making phone calls - all attempting to get your Social Security number, credit card numbers, or other numbers that identify you as a unique individual. They then attempt to empty your account and/or set up new ones to buy goods and services, with you footing the bill.

Here are a few tactics to help you avoid identity theft:

- Deposit outgoing mail at the post office and promptly remove mail from your mailbox after delivery - never leave mail in your mailbox overnight or over weekends.
- Shred or tear unwanted documents that contain personal information before discarding them in the trash.
- Order and thoroughly review copies of your credit report from at least one of the major credit reporting agencies annually.
- Never give personal identifying information over the telephone or the Internet unless YOU initiated the contact.
- Don't let anyone "shoulder surf" you at ATMs. If you sense someone is watching you, cancel the transaction immediately and leave.

Phishing: What is It?

"Phishing" is a high-tech Internet scam that uses email (spam) or pop-up messages to trick you into disclosing your financial information. The "phisher" pretends to be a legitimate financial institution or credit card company. The message usually says that you need to "update" or "validate" your account information. The message directs you to follow a link to a Web site that looks like a legitimate organization's site - but it isn't. It is a spoof Web site and the phishers want to trick you into divulging your personal information so they can steal your identity and conduct fraudulent transactions using your information.

Please note that your credit union will NEVER ask you by way of email for any confidential or financial information. If you ever receive an email from the Credit Union that appears to be suspicious, please contact us immediately.

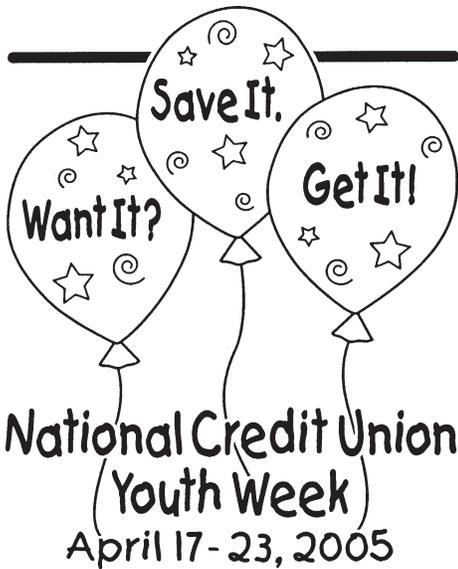
Make Life Easier With Direct Deposit

Are you still standing in line at the Credit Union on payday to deposit your check? Why not make your life easier with direct deposit from your Credit Union? Your paycheck can be automatically deposited to your savings account, and your funds are available for to use on the same day you get paid.

You are busy enough with work, home life, and errands. Have your paycheck put into your account automatically and get on with things that are more important. Call or stop by the Credit Union today to ask about Direct Deposit.



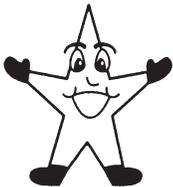
Kids' Page



Want It? Save It. Get It!

Hey kids! Wish you had a new video game? Or a couple of recently released DVDs? Then join kids from all across the country in celebrating National Credit Union Youth Week, April 17 – April 23. This year the theme is “Want It? Save It. Get It!” That’s a reminder that if we want to have something, we need to save for it. So set your goals, whether it’s for a new game or a DVD, and then start saving in your credit union share account. Save part of your allowance, if you get one. Save some of the money that you get as a birthday present. And, save some of the money you earn from doing extra chores. So what are you waiting for? Start saving now so you can get what you want later.

Just For Laffs



Q. What word is the same upside down?

A. SWIMS!

Q. What word when spelled forward is heavy but when spelled backward is not?

A. TON!

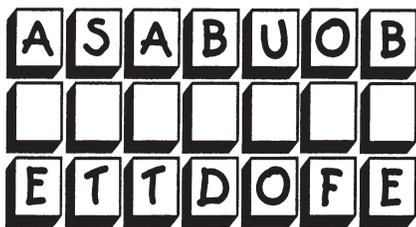
COIN PUZZLE



Can you move just two coins to make this triangle a square?

FILL-IN-LETTERS

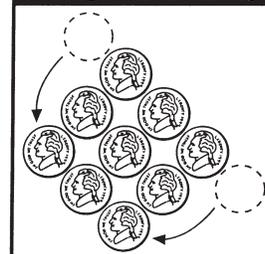
Complete the three letter vertical words to find out what animal you might see at the zoo.



Answer: Giraffe



ANSWER TO COIN PUZZLE



Calendar of Events 2005



Daylight Saving Time

Begins Sunday, April 3, 2005

PASSOVER

Begins April 24, 2005

The Credit Union will be closed
on Monday, April 25, 2005
in observance of Passover.



Mother's Day

Sunday, May 8, 2005

Pannonia Federal Credit Union
Annual Meeting
Wednesday, May 25, 2005



Monday, May 30, 2005



Tuesday, June 14, 2005



FATHER'S DAY

Sunday, June 19, 2005



Happy 96th Birthday to Credit Unions

With the very first state credit union act passed in Massachusetts in 1909, America's credit unions are now 96 years old. From humble beginnings when there were just a few dozen credit unions in the nation, the credit union movement now serves more than 84 million U.S. consumers from approximately 9,750 credit unions.

Credit unions have changed greatly in the way we look and how we deliver services to our members, but our mission is still the same: To provide our members a reasonably-priced alternative to banks and other for-profit financial institutions. We are governed by volunteer boards of directors made up of credit union members. We do not serve, nor do we pay, directors and shareholders as with banks. The income we derive from financial services is returned to our members in the form of higher dividends on savings and lower rates on loans.

So, Happy Birthday, credit unions! We should all look so great at 96!

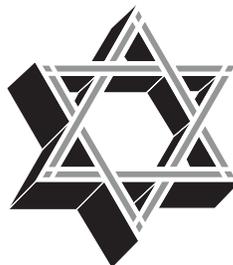
Spring into Summer in Your New Vehicle

Setting your sights on a new vehicle for your summer road trips? Whether you're in the market for a new car or just one that's new to you, stop by the Credit Union. With pre-approved financing from the Credit Union, you'll be in the best position to buy the vehicle that's right for you. Those extra special dealer-financing offers are sometimes used to move slower-selling models off the lot. With a loan from the Credit Union, you have more choices. Just make sure you review the service records and have the car checked out by a reliable mechanic.



Stop by today and let us help you spring into summer with a pre-approved vehicle loan.

PANNONIA FEDERAL CREDIT UNION



Building for The Future...

Partners with You

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

Used Car
Share Secured
New Car
Unsecured
** Home Equity
** First Mortgage
80% of Market Value
80% of Market Value minus 1st mortgage
(Maximum 5 years) Personal Loan
(Maximum 5 years) 20% down



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!