

# PANNONIA

## Federal Credit Union

Spring 2011

Second Quarter

### FACTS: WHAT DOES PANNONIA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The type of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Credit History and Credit Scores

**How?** All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reason Pannonia Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pannonia Federal Credit Union share?	Can You Limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

Questions? Call (215) 364-9900

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<p><b>What We Do</b> How does Pannonia Federal Credit Union protect my personal information</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. these measures would include computer safeguards and secured files and buildings.</p>
<p>How does Pannonia Federal Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Pannonia Federal Credit Union does not share with affiliates</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul>

## Match Your Savings to Your Spending

It's been said that the only people who need to save money are the people who like to spend it. No matter what your goals are, by saving money now, you are in a much better position to buy what you want later. The key is to match your savings to your future needs.

Use your share savings account at the credit union for savings you must access in the immediate future. This might be money for emergencies or for bills you know have to be paid soon, such as your car insurance or taxes.



For example, tuck away funds for a down payment on a vehicle or an anniversary trip in a club account. You will earn interest, plus you won't be as tempted to spend it on shorter-term goals. Many members find our club accounts a great way to save for things like the holidays, or vacations. By setting funds aside each month, they have a pot of money to dip into for the extra expenses that go hand-in-hand with special occasions.

For help in getting started on your savings program, contact the credit union today.



1. Start teaching your children at an early age. They are far more impressionable when they are younger.
2. Teach them in order to spend money; they must earn money.
3. When your children start asking you to drive to the toy store to buy something they want, it's a good time to consider giving them an allowance.
4. A good savings rule: 50% of any money they put in their piggy bank must stay in their bank.
5. Open a share account at the credit union for each of them to put the money they have saved.
6. Encourage your children around the age of 13 to think of different ways to earn money.
7. Teach your children the differences between needs, wants, and wishes. This will prepare them for making good spending decisions in the future.
8. Your child should have the right to mess up financially so they can learn from their mistakes.
9. There may come a time when you have to tell your children that the bank of mom & dad is closed.

## Calendar of Events 2011

# PASSOVER

Monday, April 18th closing 2 PM  
Closed Tuesday & Wednesday  
April 19th & 20th

# Mother's Day



Sunday, May 8th

**Pannonia Federal  
Annual Meeting**  
Wednesday, May 11th

# MEMORIAL DAY



Monday, May 30th

# Flag Day



Tuesday, June 14th

# Happy Father's Day



Sunday, June 19th

 **Congratulations**  
**CLASS OF 2011!**  
*Best Wishes Class of 2011*

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

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

## 102 Years of People Helping People

On April 6, 1909, the very first credit union in the U.S. opened its door in Manchester, New Hampshire. For the first time in this country, a small group of people had joined together to pool their money in a cooperative organization for saving and borrowing. Even 102 years later; the basic credit union philosophy remains as fundamentally simple as it was 102 years ago – a non-profit, member-owned financial cooperative to serve its members first, last, and always. We think that's worth remembering and celebrating – people helping people.



## Address Alert

If you have recently moved or are planning to move in the near future; it is necessary for you to notify your credit union within written authorization of an address change. By doing this, you'll avoid not getting correspondence on a timely basis. Also, understand we cannot take the change over the phone or by fax due to the new privacy laws in effect. With identity fraud as prevalent as it is today, we cannot afford your information being inaccurate or not being yours. Also, if you have changed your telephone number or have a new cell phone number, please let your credit union know so we can get a hold of you, if necessary.

## Get Yours Today

Getting your free annual credit report is a great way to fight identity theft by monitoring and reviewing your credit report yearly. You may request your free credit report three different ways: online at [www.annualcreditreport.com](http://www.annualcreditreport.com), request your report by phone (1-877-322-8228); or request your report through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Requested reports by phone or mail will be processed within 15 days of receiving your request.

You are entitled to receive one free credit report through the Central Source ([www.annualcreditreport.com](http://www.annualcreditreport.com)) every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and Transunion. If you order from only one company today, you can still order from the other two companies at a later date.



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



Joan C. Eliason, President  
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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.*

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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!**