

# PANNONIA

## Federal Credit Union

Spring 2012

Second Quarter



## Financial Spring Cleaning Tips

Here are some things you should consider every year when evaluating your financial situation:

### **Cut Down Your Debt**

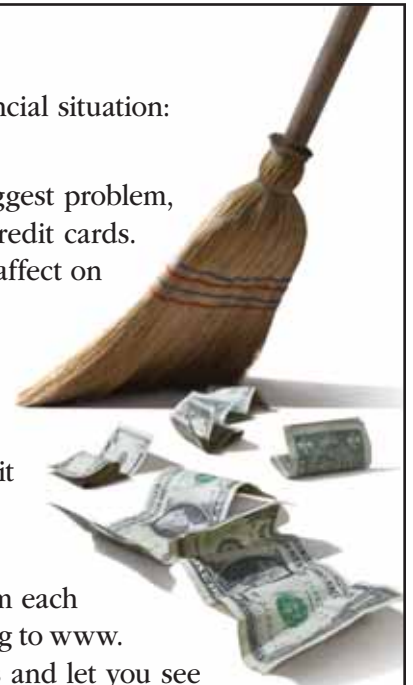
Stop estimating what your debt is costing you. Set up a plan to address your biggest problem, such as high interest rate credit cards, too high of a balance, or having too many credit cards. Remember not to close a card once it is paid off. Closing a card can have a negative affect on your credit history.

### **Get Your Records Organized**

Being disorganized can cost you money in late payment and over-limit fees. Getting yourself organized will make it easier when it comes time to do your tax returns. It also will help you in tracking your spending and matching purchases to your credit card statements.

### **Checking Your Credit Report**

Think of your credit as your portfolio. Once a year you can get a free report from each of the big three credit reporting agencies (Experian, Equifax, and TransUnion) by going to [www.annualcreditreport.com](http://www.annualcreditreport.com). These reports will include information on all your accounts and let you see your payment habits. It will also let you see if there are any possible problems with identity theft.



# 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

<b>What We Do</b> How does Pannonia Federal Credit Union protect my personal information	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.
How does Pannonia Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• apply for a loan</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Pannonia Federal Credit Union does not share with affiliates	Federal law gives you the right to limit only <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>

**Questions? Call (215) 364-9900**

# Calendar of Events 2012



*The credit union will be closed on  
Friday, April 6, 2012  
in observance of Passover*



*Sunday, May 13, 2012*

*Pannonia Federal Credit Union  
Annual Meeting  
Wednesday, May 16, 2012*



*The credit union will be closed on  
Monday, May 28, 2012  
in observance of Memorial Day*



*Thursday, June 14, 2012*



*Sunday, June 17, 2012*



*Congratulations Class of 2012 !*



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

## Happy 103rd Birthday to America's Credit Unions

America's Credit Unions are celebrating their 103rd birthday this year, marking the chartering of St. Mary's Bank, the first Credit Union in the country.

Founded in late 1908 to provide the mill workers of Manchester, New Hampshire with a safe place to save and a fair place to borrow, the Credit Union was granted its charter in a special session of the New Hampshire legislature in 1909. Today, the Credit Union serves nearly 80,000 members; the site of the original Credit Union is home to America's Credit Union Museum ([www.acumuseum.org](http://www.acumuseum.org)), open to visitors and available for meetings and conferences.

From humble beginnings, credit unions in the U.S. have grown and prospered. So as we raise a toast to celebrate our heritage, all credit unions look forward to continuing to help members improve their financial well-being, in good times and bad.



## Planning to Move or Have a Name Change

Are your records up to date with Pannonia Federal Credit Union? It is important that you keep all your Credit Union information accurate. That includes your address, phone number, and e-mail address. If you have recently moved, or are planning a move, please let us know. We want to make sure all communication and important notices from the credit union reach you on time. For your security, change of address requests must be made in writing and on the proper forms. Please contact Pannonia Federal Credit Union for more 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).



**Success comes before work  
only in the dictionary!**

Joan C. Eliason, President  
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Office: (215) 364-9900  
Fax: (215) 364-8286

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

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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](http://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
- 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!**