

PANNONIA

Federal Credit Union

Spring 2013

Second Quarter



Get Your Score Today

Did you know that you can request a free credit report once a year from the three major credit reporting agencies: Equifax, Experian, and TransUnion?

The credit reports are available online at www.annualcreditreport.com or by calling 1-877-322-8228. You may want to request your reports one at a time (every four months) from each of the agencies.

Remember, if you order all three credit reports at the same time, you will not be eligible to request them again until twelve months, or one year, has passed since your first request from each credit reporting agency.

By staggering your reports, you can monitor your credit throughout the year without having to pay for a report.

Note: Your credit score is not included with your credit report. You can purchase your credit score when you request your free annual report for a fee.

Rebuilding Your Credit History

1. Always pay your bills on time. Delinquent payments and collections have a negative impact on your credit score.
2. Keep balances low on your credit cards and other revolving credit. High balances lower your score.
3. Only apply for, and open, new credit accounts as needed. Opening a new account just to have a better credit mix won't increase your score.
4. Pay off your debt instead of moving it around. Owning the same amount, but having fewer open accounts, may lower your score.

Remember, you can't rebuild your credit score; you rebuild your credit history. Time is your ally in improving your credit. There is no "quick fix" for a bad credit score, so be aware of suspicious deals that offer you a fast and easy solution.



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?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share
What We Do 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"> • open an account or deposit money • apply for a loan 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"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you 	

Questions? Call (215) 364-9900

Calendar of Events 2013



**Pannonia Federal Credit Union
Annual Meeting
Wednesday, May 22, 2013**



*The credit union will be closed on
Monday, May 27, 2013*



*Pannonia Federal Credit Union is
Celebrating our 75th year (1938-2013)*



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

Need a Vehicle? Stop, Shop & Buy

If Old Man Winter was hard on your vehicle, it's time to spring into action. Your first destination: Pannonia Federal Credit Union for a pre-approved loan. With a pre-approval, you can shop around for that new car, truck or van, or one that is new-to-you.

Start narrowing down the list of acceptable vehicles. Once it's a reasonable length, it's time to set foot on the dealer's lot. Try not to fall in love with a particular vehicle. Keep your options open so you are in a better position to negotiate the best car for the best price. If you are uncomfortable with negotiating, bring along a friend or family member who isn't. Or conversely, shop alone but tell the salesperson that your spouse or significant other must be consulted before you can make the deal. This is the same negotiating tactic the salesperson will use on you when he or she says that your offer must be approved by the sales manager. Keep the fact you have been pre-approved out of the equation. Dealer financing is a profit center and if you disclose you already have a loan, the salesperson may try to make up the profit somewhere else in the transaction.

Keep Us Up-To-Date

Have you moved, changed your mailing address, e-mail address, or your telephone number in the past year? Do you have a name change? If so, please let us know. It is important that the credit union has your current information on file. We want to make sure all communication and important notices from Pannonia Federal Credit Union reach you on time.

If you have a name change, you will need to come by the credit union to update your signature card. And, 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. And don't forget, if you move out of state, you can continue being a member of the credit union: Once a member, always a member.

Name	<small>* NEW AND GUESTS & TEL. NO. UNKNOWN</small>
<small>Print or Type - Last Name, First Name: Mid Initial</small>	
Old Address	<small>St. & Street Apt., Suite, P.O. Box or R.F.D. No. City, State & Zip</small>
New Address	<small>St. & Street Apt., Suite, P.O. Box or R.F.D. No. City, State & Zip</small>
Sign Here	<small>Use New Address in Effect ACCOUNT NO(S)</small>



**There is no greater joy
nor greater reward than to
make a fundamental difference
in someone's life.**

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



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

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

Ballloon 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

WELCOME BACK, WE MISSED YOU!
PANNONIA BENEFICIAL ASSOCIATION

90 Bustleton Pike (Rear of Building) • Feasterville, PA 19053 • 267.288.5218

Introducing the new CEO of Pannonia Beneficial Association – **Veronica Gut Newman** she will be the contact person for all of your needs.

In case of emergency, call Al Mendel at (215)927-5800.