

PANNONIA

Federal Credit Union

SUMMER 2007

Third Quarter




HELP US CELEBRATE 70 YEARS OF SERVICE

Refer Your Family to PFCU

For every new member you bring into the credit union, your name will be entered into our contest. The credit union will hold a drawing and if your entry is picked, you will receive \$200.00 and your nominee will receive \$70.00.

So help us celebrate our 70th Anniversary, give this page to someone in your family to join the Credit Union. We have special accounts tailored for your children, grandchildren, nieces and nephews. We offer two types of Savings Accounts and Club Accounts as well. The Credit Union officials will select the winner February 2008.

Have your family members join today so they can begin to realize the many benefits of Credit Union membership.



**Give the gift of
membership
to your family
members.**



For Office Use Only

New Member Name: _____

New Member Acct#: _____

Referring Member: _____

Referring Member Acct#: _____

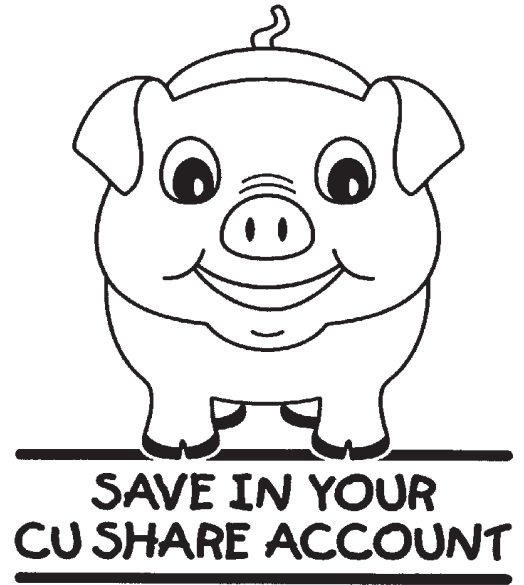
Acct. Open Date: _____

Referring Member Phone #: _____

\$5 deposit is required for opening a Savings Account with PFCU staff. Immediate family members include: spouse, parents, children, siblings, grandparents and grandchildren as well as step-parents, step-children and step-siblings and need to qualify for membership. Joining members need to present two forms of identification including a valid photo driver's or non-driver's license. PFCU staff, Board of Directors, Committee Members and their families are excluded from this offer. Cash prize value is worth \$270 for each drawing.

Saving IS Fun!

Do you like to spend money on fun things like toys and games? Then you will like saving, too. When you save money, you are getting ready to spend it in the future. Let's say you want a handheld game that costs \$50. No way do you have that much money now, right? You can start by putting part of the money you get from your allowance in your credit union Share Savings Account. Now, add money you get from doing extra chores. Next, add any money you get as a gift. If you put away just one dollar per day, in less than two months you would have enough in your savings account - to buy that game. Plus, by waiting you might decide you want to buy something else - something even better - instead. Saving money gives you choices. Saving can be even more fun than spending. Try it and see.



Presidential \$1 Coin - Lady Liberty



The United States is honoring our Nation's Presidents by issuing \$1 circulating coins featuring their images. The U.S. Mint, starting February 2007, will issue four Presidential coins per year in chronological order by their term in office. Each Presidential coin will be issued for 3 months before going on to the next President. The program begins with Washington, Adams, Jefferson, and Madison in 2007.

The obverse (front) of the coin will have the President's image, name, and when served as president. The reverse (back) of the coin will feature a striking version of the statue of Liberty, the inscription "\$1," and the inscription "United States of America." In addition, inscribed along the edge of the coin will be the year of minting or issuance of the coin, "E Pluribus Unum," "In God we Trust," and the mintmark.



Calendar of Events 2007

*****4th of*****
JULY
 Wednesday, July 4, 2007

LABOR DAY
 Monday,
 September 3, 2007

The Credit Union will be closing at 2:00 P.M. on Wednesday, September 12, 2007 and closed on Thursday and Friday, September 13th and 14th, 2007.



May you be inscribed for a happy, healthy and prosperous New Year.

The Credit Union will be closed on Friday, September 21, 2007 in observance of Yom Kippur.

PANNONIA FEDERAL CREDIT UNION FINANCIAL STATEMENT - DECEMBER 31, 2006

ASSETS		LIABILITIES SAVINGS EQUITY	
Loans	\$ 8,685,017	Accounts Payable.....	\$ 29,833
Less: Allowance for Loan Losses	(20,478)	Shares	5,850,548
Cash in Bank.....	355,800	Regular Reserve.....	901,362
Shares, Other Credit Union.....	393,532	Undivided Earnings	3,559,279
Common Trust Investments.....	24,727		
Furniture and Fixtures.....	28,286	TOTAL LIABILITIES	
Land & Building.....	736,958	SAVINGS EQUITY	\$10,341,022
All Other Assets	137,180		
TOTAL ASSETS	\$10,341,022		
Loans made during 2006	75 for \$ 1,871,578		
Loans made since organization	67,942 for \$ 33,615,716		
Total dividends paid in 2006	\$ 142,810		

NOTICE OF PRIVACY PRACTICES FOR CREDIT UNION MEMBERS

IMPORTANT INFORMATION ABOUT THE PERSONAL DATA YOUR CREDIT UNION COLLECTS, AND HOW IT IS USED

To assure the continued privacy and confidentiality of your personal financial information, your Credit Union observes these practices and procedures.

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency.

Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with the Federal regulations to guard your nonpublic personal information.

Credit Union members and the public may receive copies of this notice of privacy practices by contacting the Credit Union.



**PANNONIA
 FEDERAL CREDIT UNION**
 Building for The Future...
 Partners with You

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



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



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.

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
- 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!**