

PANNOVIA

Federal Credit Union

Summer 2011

Third Quarter

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; and
- Information we receive from a consumer reporting agency.

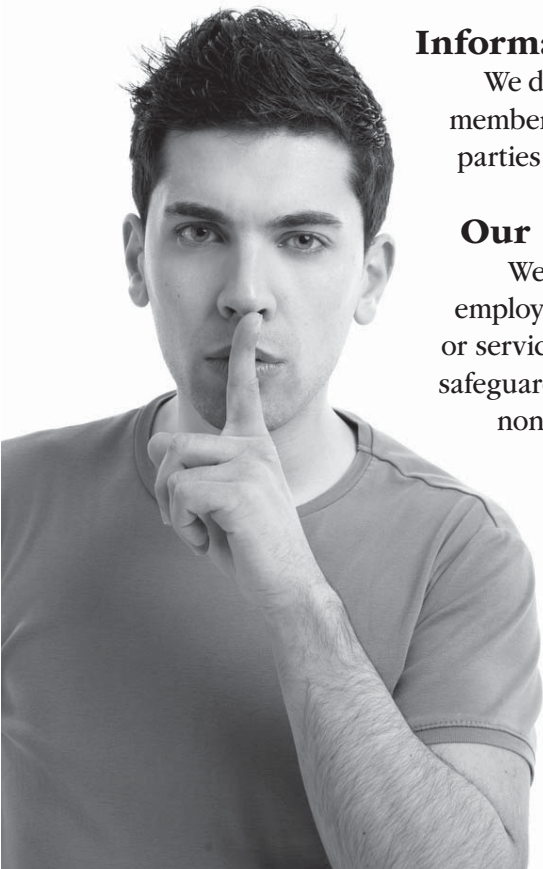
Information We Disclose

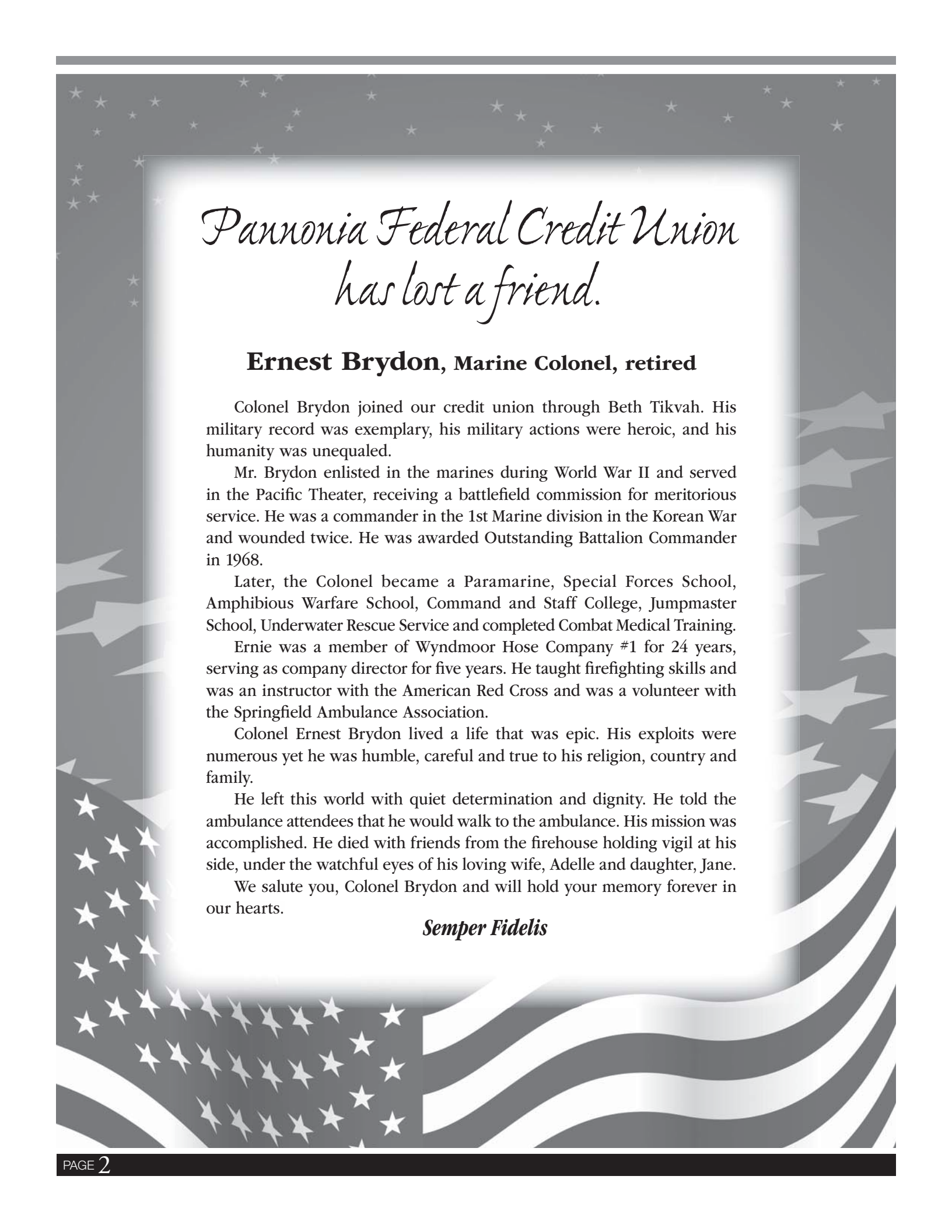
We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

Our Security Promise to Members

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
has lost a friend.*

Ernest Brydon, Marine Colonel, retired

Colonel Brydon joined our credit union through Beth Tikvah. His military record was exemplary, his military actions were heroic, and his humanity was unequaled.

Mr. Brydon enlisted in the marines during World War II and served in the Pacific Theater, receiving a battlefield commission for meritorious service. He was a commander in the 1st Marine division in the Korean War and wounded twice. He was awarded Outstanding Battalion Commander in 1968.

Later, the Colonel became a Paramarine, Special Forces School, Amphibious Warfare School, Command and Staff College, Jumpmaster School, Underwater Rescue Service and completed Combat Medical Training.

Ernie was a member of Wyndmoor Hose Company #1 for 24 years, serving as company director for five years. He taught firefighting skills and was an instructor with the American Red Cross and was a volunteer with the Springfield Ambulance Association.

Colonel Ernest Brydon lived a life that was epic. His exploits were numerous yet he was humble, careful and true to his religion, country and family.

He left this world with quiet determination and dignity. He told the ambulance attendees that he would walk to the ambulance. His mission was accomplished. He died with friends from the firehouse holding vigil at his side, under the watchful eyes of his loving wife, Adelle and daughter, Jane.

We salute you, Colonel Brydon and will hold your memory forever in our hearts.

Semper Fidelis

Calendar of Events 2011



The Credit Union will be closed on
Monday, July 4, 2011.



Monday, September 5, 2011

The Credit Union will be closing at 2 pm
on Wednesday, September 28th and will
also be closed on Thursday and Friday,
September 29th and 30th, 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

PANNONIA FEDERAL CREDIT UNION FINANCIAL STATEMENT - DECEMBER 31, 2010

ASSETS		LIABILITIES SAVINGS EQUITY	
Loans	\$8,425,546	Accounts Payable	\$6,874
Less: Allowance for Loan Losses ..	(15,978)	Shares	8,496,165
Cash in Bank	2,149,538	Regular Reserve	901,362
Shares, Other Credit Unions	1,284,077	Undivided Earnings	3,408,645
CDs	100,000		
Furniture and Fixtures	35,796		
Land & Building	691,655		
All Other Assets	142,412		
TOTAL ASSETS	\$12,813,046	TOTAL LIABILITIES	
		SAVINGS EQUITY	\$12,813,046
Loans made during 2010	64 for \$4,034,923		
Loans made since organization	68,163 for \$45,243,641		
Total dividends paid in 2010	\$90,017		

Tap Your Home's Equity

For most of us, the biggest asset we have is the same place we sleep, watch television, and mow the grass. But although a house is the biggest asset, it's also the least liquid. That's where a home equity loan from the credit union comes in. If you need funds for home improvements, a vehicle, or other productive use of credit, tapping the equity in your home can be the best way to borrow. Even with a decline in real estate prices, chances are, your loan-to-value ratio will allow you to access some of the equity you have earned. For example, if your home is appraised at \$150,000 and your first mortgage is \$100,000, you may be able to borrow a percentage of the difference and take advantage of flexible repayment terms. It's a smart way to borrow because the interest you pay may be tax deductible. See your tax adviser to find out more. So if you've been thinking that this is the summer to add the deck or replace those aging appliances, or you've wondered how you were going to help your daughter with her college tuition, stop by the credit union and ask about a home equity loan.

Unexpected Expense?

A Share Secured Loan to the Rescue

Life happens. The car needs a repair at the same time the roof springs a leak. Your long-awaited vacation trip is just around the corner when you need to rush your child to the emergency room. Here's a way to pay for those unexpected expenses without draining your savings account: A share secured loan from the credit union. Because you offer your savings account as collateral for the loan, we can offer a low-interest rate. You can take care of life's curve balls without incurring high-interest credit card charges. Then, when your share secured loan is paid off you will still have money safely tucked away in savings, there for its original purpose. It's a smart way to borrow. For more information on how a share-secured loan can help you out of a bind, call or stop by the credit union.

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



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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.*



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!**