

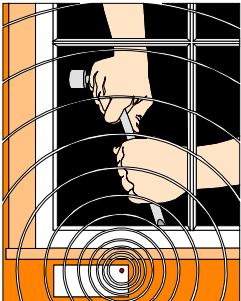
PANNOVIA

Federal Credit Union

Summer 2002

Third Quarter

Foil Home Burglars



If you want to reduce your chances of a break-in, think like a burglar! If you were one, would your home be an easy job? How would you get in? How easy would it be to do your work without being detected? Even if you can't afford a security system, these simple steps can help reduce your odds of being a victim. Use this checklist:

- ➡ Are any windows or doors left open or unlocked? Are locks easy to tamper with? Install deadbolts to make it more difficult.
- ➡ Are valuables clearly visible? You don't have to hide everything, but use blinds and draperies appropriately. Inventory possessions with a still or video camera, then keep the photos or tape in an off-site location, preferably a safe deposit box.
- ➡ Are there bushes for burglars to hide behind or ladders left out that make it easy to gain access to your property or home?
- ➡ Are there outside lights? Lights activated by motion detectors are a good way to keep your property well lit.
- ➡ Does your home look occupied? If you plan to be away, suspend your mail and newspaper deliveries. Ask a trusted neighbor to watch for flyers left behind by door-to-door canvassers and any unexpected deliveries. Install automatic timers for your lights, radio and TV.
- ➡ Don't leave extra keys in the mailbox or "hidden" under the doormat.

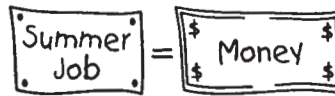


Notary Service is Free at the Credit Union

Many documents require the witness, seal and signature of a public official known as a notary public. Government and private agencies require an official to "notarize" documents as a double check to make sure that the person or persons signing documents are, in fact, actually who they say they are. Notary publics also have the authority to swear in certain public officials to duty. Notaries are found at financial institutions, law firms, and so forth, and many charge for their services. Your Credit Union is staffed with a notary public, and their services are free to Credit Union members. If you need notary services, call ahead to reserve a time that is convenient for you.

Kids: Your Help Wanted

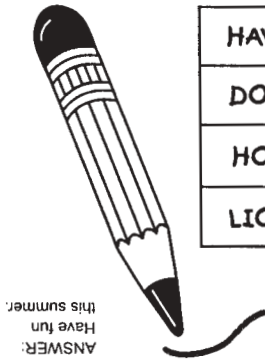
Summer vacation at last! With school out, there's more time to do a lot of fun things, as well as a chance to earn extra money. If you're looking for work, start by asking your parents, relatives, and neighbors if they need help this summer. Some of things they might need help with include:



- **Pet care.** Many people don't take their pets with them on vacation. They need someone to care for them while they're away.
- **Lawn and garden care.** Some folks will need mowing done every week. Others may just need help watering, planting, or weeding.
- **Parties.** Offer to help with cleaning (before and after the event), decorations, or food preparation.
- **Child care.** Even if you are not old enough to baby-sit by yourself, you can help out by reading or playing with younger children if there is an adult nearby to supervise.

Secret Cross Out Message

Cross out the words using the instructions 1-4 below (some words may be eliminated by more than one of the instructions). Use the remaining words to form a message from left to right, line by line.



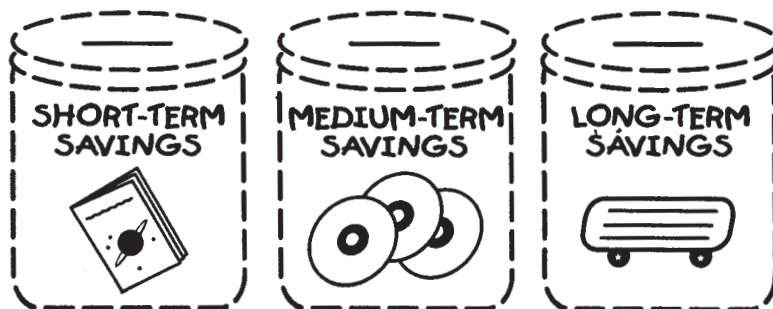
HAVE	RIDE	KEEP	BEAR	BEST
DOG	FUN	THAT	PEEK	RIDDLE
HOT	SEEN	RAFT	THIS	MONKEY
LION	HAT	SUMMER	READ	GREEN

1. Cross out all of the words that end in T.
2. Cross out all of the words that have two E's in them.
3. Cross out all of the words that are names of animals.
4. Cross out all of the words that begin with R.

ANSWER:
Have fun
this summer.

Saving Made Simple

Does it ever seem like there's always more to buy than money to buy it with? If the answer is yes, here are some simple steps that will make your money go farther. You'll need three jars. Write "short-term savings" on the first jar, "medium-term savings" on the second, and "long-term savings" on the third jar. Then, when you earn money from chores, baby-sitting, or your allowance ask for it in dollar bills and change. Divide it into three parts and put one third of it in each jar. Use the money in the first jar for stickers, magazines, or other things you want right away. Use the second jar to save for things like CDs, clothes, or a toy. Ask a grownup to take you to the credit union and deposit the money from the third jar in your share account. If you do, it will earn dividends and be there when you need it to buy something special.



Do You "Want" It? Or "Need" It?

You may want a new bike, but if you didn't have one, life would go on. Maybe you've heard one of your friends say, "I need that new computer game!" But it's probably not true. There's a difference between "wants" and "needs." Think of it this way: A "want" is something that you wish you had like a new toy or a CD. A "need" is something that you must have in order to live like food to eat, shelter, and clothes to wear. So the next time you're thinking about spending money, ask yourself if it's something you simply "want" or really "need."



Play It Safe At The Pool



If you plan on going swimming so you can keep cool this summer, it would be wise to know these safety tips:

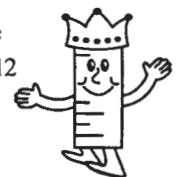
1. Never swim alone.
2. Avoid running, pushing, and shoving around the pool.
3. Stay out of the water during rainstorms, when you see lightning, or if you hear thunder.
4. Know how deep the water is before you dive in and never dive into an aboveground pool.
5. Don't swim right after you have eaten or if you're tired.
6. Keep radios and CD players away from the pool.
7. Wear sunscreen whenever you go to an outdoor pool.

Your credit union wants you to have fun this summer, but also to play it safe.

Just For Laughs

Q. What acts like a king and is 12 inches tall?

A. A ruler!



Holiday Closings



The Credit Union will be closed on Thursday and Friday,

July 4th and 5th in observance of Independence Day.



The Credit Union will be closed Labor Day, Monday, September 2nd.

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



Rosh Hashanah

The Credit Union will be closed on Friday, September 6th in observance of Rosh Hashanah and will be closed on Monday, September 16th in observance of Yom Kippur.





Visit Pannonia on the Internet
www.pannoniafcu.org

Pannonia Federal Credit Union Financial Statement - December 31, 2001

ASSETS

Loans	\$6,720,630
Less: Allowance for Loan Losses	(192,922)
Cash in Bank	697,015
Shares, Deposits in Banks, S & L's	96,395
Shares, Other Credit Union	1,260,403
Common Trust Investments	1,702,616
Furniture & Fixtures	19,379
Land & Building	632,094
All Other Assets	491,031
TOTAL ASSETS	\$11,426,641

LIABILITIES SAVINGS EQUITY

Accounts Payable	\$11,354
Share	7,111,971
Regular Reserve	912,482
Reserve For Contingencies	82,540
Undivided Earnings	3,308,294
TOTAL LIABILITIES	
SAVINGS EQUITY	\$11,426,641

Loans made during 2001	114 for \$3,588,590
Loans made since organization	67,481 for \$191,590,086
Total dividends paid in 2001	\$194,782

MOVING?

As soon as you know your new address, please give us the following information.

Name

Print or Type -
Last Name, First
Name, Mid Initial

New Area Code & Tel. No.
If Known

Old

No. & Street, Apt., Suite,
P.O. Box or R.D. No.

Address

City, State & Zip

New

No. & Street, Apt., Suite,
P.O. Box or R.D. No.

Address

City, State & Zip

Sign Here

Date New Address in Effect

Account No(s).

