

# **PANNONIA**

## **Federal Credit Union**

Fall 2003

Fourth 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:

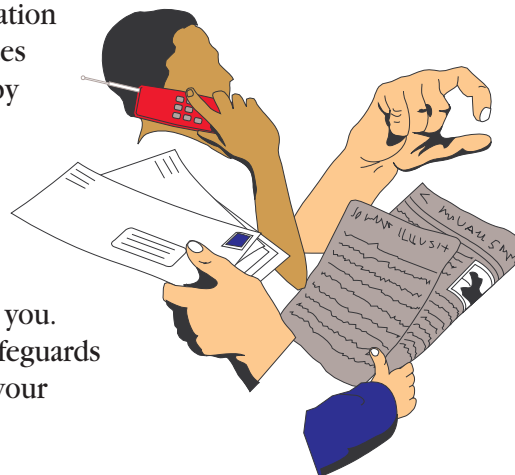
- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

#### **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 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.

## Fall Word Search

Find the words listed below. Search up, down, forward, backward, and diagonally. Draw a line through the words you find.



S	W	O	R	C	E	R	A	C	S
H	A	L	L	O	W	E	E	N	A
M	U	A	A	Z	H	D	N	Q	I
Z	L	E	A	V	E	S	I	H	N
N	U	F	L	Y	C	E	K	A	R
M	X	C	Z	N	L	J	P	R	O
U	N	I	J	P	E	K	M	V	C
T	R	J	P	U	K	T	U	E	A
U	O	A	Z	T	A	E	P	S	P
A	C	U	J	O	R	Z	S	T	Z

## Just For Laffs

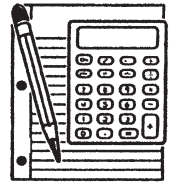
Q. What runs around all day and lies down all night with its tongue hanging out?



A. Your shoe.

## Make Homework Less Hassle

For lots of kids, homework is the worst part of school. There are things you can do to make homework less of a hassle.



Start by getting organized. Look over your assignments. Make a list of what you need to do, plus the tools you'll need, like pencils, paper, and a calculator. Will you need to use a computer or go on-line? What parts can you do on your own? What do you need help with?

Then, divide and conquer. Take a big assignment and chop it up into smaller pieces. Work on one thing for at least 20 minutes. Then take a break and give yourself a reward, for example, listening to your favorite song or checking your e-mail. Limit your break to no more than 10 minutes, or you won't have enough time to finish. Go back and check your work for typing or math errors. An older brother or sister might be willing to go over it with you, if you ask. As you complete an assignment, cross it off your list. It will feel great!

## Five Secrets To Saving

1. **Make saving a habit.** Whenever you get money, save some of it. Being a good saver now will help you through your grown-up years.

2. **Set your goals.** Make a wish list for those special things you want. This will help you with wanting to save.

3. **Keep your money safe.** Your Share Account at the credit union is a safe place to keep your money. Your pocket or backpack isn't the safest place.

4. **Get more for your money.** Your money will grow for you in your Share Account by earning dividends.

5. **Plan your spending.** Make a budget. Remember, when you spend your money, it is gone. There are many ways to spend your money wisely and still have fun.

Why not let your credit union help you get more out of your money! Start saving today. Your money will be there when you need it.



## A Special Day

If you have a grandparent, you're very lucky. Grandparents remember you at the holidays and hardly ever forget your birthday. In September, there's a day set aside for them. The Sunday after Labor Day is called National Grandparent's Day. This year it's September 7. It's a special day, just like Mother's Day and Father's Day.

You can honor your grandparent by making a card, calling, or sending an e-mail. Other ideas: Ask other members of your family for a favorite story about your grandparent. Tape-record their comments. Or draw pictures of the stories and put them together in a blank book or notebook. If you can, try to visit your grandparent that day. That will be the best present you can give.



In Your Share Account!

## Be Safe This Halloween

Trick-or-treating time is here again. Your credit union hopes you have a safe and happy Halloween. These tips can help:

- ✓ Never trick-or-treat alone.
- ✓ Carry a flashlight.
- ✓ Walk — Don't run.
- ✓ Walk on sidewalks and cross the street at the corner or in a crosswalk.
- ✓ Visit only houses where the lights are on.
- ✓ Accept treats only in the doorway. Never go inside a house.
- ✓ Be sure to say thank you for your Halloween treats.
- ✓ Be very cautious of strangers.
- ✓ Wait until you get home and have your parents check the candy before you eat it.

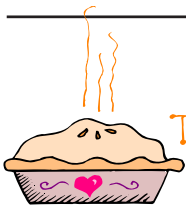


## Calendar of Events

The Credit Union will be closed on  
**Monday, October 6<sup>th</sup>, 2003**  
in observance of Yom Kippur.



Daylight Savings Time Ends  
**Sunday, October 26<sup>th</sup>.**  
Turn clocks back one hour.



WE  
ARE  
THANKFUL

The Credit Union  
will be closed on  
**Thursday and Friday,  
November 27<sup>th</sup> & 28<sup>th</sup> for  
Thanksgiving**

The Credit Union will be closing  
at 2pm on  
**Wednesday, December 24<sup>th</sup>**  
and will be closed on  
**Thursday, December 25<sup>th</sup>.**

**Happy  
New Year!**

The Credit Union will be closed to  
the public on  
**Monday, December 29<sup>th</sup> thru  
Friday, January 2<sup>nd</sup>, 2004,**  
while we process year-end forms.  
All payments received on these  
dates will be credited  
as of January 1<sup>st</sup>, 2004.

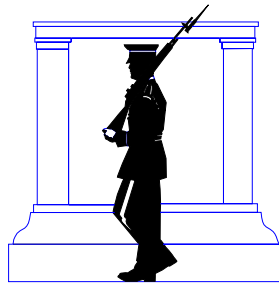
## HELP! Do YOU know where these people are?

**If you know where we can locate any of these members, please call the Credit Union.**

Doris Levin	David Wright II	Paul Rosner
Ruth E. Giradi	Carolyn Fiermonte	Len Seltzer
Jay Cohen	Robert Furman	Leonard Rasansky
Louise Lifpoff	M. K. Kester	Irv Flick
Rose Stern	Henrietta Weiss	Maurice Mendelson
Harold Harman	Fay Snyder	Yakov Pinhasi
Eugene Caplan	Gilbert R. Sweiman	Marsha Koltun
Bruce Zayon	Elliot Pearlman	Samuel P Rappaport
Larry Lichtman	Howard Sefton	Alexander Braverman
Derek Smith	Robert N. Kunin	Howard Weinstein
Sharon E. Brookman	Ben Doron	Martin Needleman
Herman Miller	<i>Please ask for the Member Services Manager.</i>	

## The Last Word

*Be like a postage stamp - stick to one thing until you get there.*



## Thanks To Our Veterans

Your Credit Union realizes that many of its members have made sacrifices (and continue to make sacrifices) to preserve the freedom of our country by serving in the war against terrorism.

It's easy to focus on the thousands that served in the Iraqi air and ground war. But let us not forget the thousands more who came before them, and the many who continue to serve. Your Credit Union salutes you, and also the spouses, the families and friends who carried on at home while you were away.

**PANNONIA FEDERAL CREDIT UNION**  
**Building for The Future...**



**Partners with You**



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

80% of Market Value  
80% of Market Value minus 1st mortgage  
(Maximum 5 years) Personal Loan  
(Maximum 5 years) 20% down

Share Secured  
New Car  
Used Car

\*\* Home Equity  
Unsecured  
New Car  
Share Secured  
Used Car

\*\* First Mortgage

Balloon Mortgages are available



*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

#### **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
- Direct Deposit
- Wire Transfers
- Loans:
  - Signature/Personal
  - Mortgage (Maximum 12 years)
  - Home Equity (Maximum 12 years)
  - New and Used Vehicle
  - Share Secured

**Join today so you and your family members can begin to realize the  
many benefits of Credit Union membership.**